

Prime Life Insurance Ltd
Terms of Reference (TOR) – Claims Officer
Position Title: Claims Officer
Reports To: Claims Manager
Department: Technical Department
Location: Kigali, Rwanda
Contract Type: Full-time
Experience Level: Minimum 1 year

1. Background

Prime Life Insurance Ltd is a life insurance company in Rwanda, committed to providing reliable, efficient, and customer-centered insurance solutions. To strengthen service delivery and operational efficiency, the company seeks to recruit a qualified and experienced **Claims Officer** to manage and process life insurance and related benefits in a professional, transparent, and timely manner.

2. Purpose of the Position

The Claims Officer will be responsible for assessing, verifying, and processing all life insurance claims to ensure accuracy, fairness, and compliance with policy terms, company procedures, and regulatory standards. The officer will also contribute to claims data analysis and provide recommendations for continuous improvement in claims management processes.

3. Key Responsibilities

Claims Processing and Assessment

- Receive, register, and acknowledge all claims submitted by policyholders, beneficiaries, or intermediaries.
- Review claim documentation to ensure completeness and validity according to policy terms and conditions.
- Liaise with underwriting, finance, and customer service departments for information verification.
- Assess claim eligibility and make recommendations for approval, rejection, or additional investigation.
- Prepare detailed claim assessment reports for management review and approval.

- Ensure that approved claims are settled within agreed turnaround times.

Claims Investigation and Verification

- Conduct investigations for high-value or suspicious claims in collaboration with medical practitioners, employers, and external assessors.
- Verify supporting documents such as death certificates, medical reports, and beneficiary identification.
- Maintain strict confidentiality and integrity throughout the investigation and settlement process.

Customer Service and Communication

- Communicate claim decisions professionally and empathetically to policyholders or beneficiaries.
- Provide guidance and clarification on claim requirements and procedures.
- Handle customer inquiries and complaints related to claims with courtesy and efficiency.

Reporting and Compliance

- Ensure that all claims are processed in line with internal policies, company guidelines, and regulatory requirements from the National Bank of Rwanda (BNR).
- Maintain accurate and up-to-date records of all claims processed.
- Prepare periodic claims reports (weekly, monthly, quarterly) and analytical summaries for management decision-making.
- Support internal and external audit processes by providing timely and accurate information.

Risk and Process Improvement

- Identify trends, fraud indicators, and recurring operational challenges in claims management.
- Recommend and support the implementation of process improvements to enhance claims turnaround time and customer satisfaction.
- Contribute to the continuous review of claims procedures and documentation standards.

4. Qualifications and Experience

Education

- Bachelor's degree in actuarial sciences, data sciences, statistics, or mathematics.
- Professional certification in insurance will be an added advantage.

Experience

- Minimum of **one (1) year** of experience.
- Experience in using digital platforms and data management is desirable.

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Competencies and Skills

- Strong analytical and problem-solving skills.
- Excellent communication and interpersonal abilities.
- High ethical standards, integrity, and confidentiality.
- Ability to work under pressure and meet deadlines.
- Good knowledge of insurance regulations and BNR reporting requirements.
- Proficiency in Microsoft Office (Word, Excel, PowerPoint, etc.).
- Proficiency in Kinyarwanda, English, and French.
- Being Rwandan by nationality

5. Key Performance Indicators (KPIs)

- Average claims turnaround time.
- Accuracy rate in claims assessment and reporting.
- Customer satisfaction and feedback ratings.
- Compliance with regulatory and internal audit requirements.
- Reduction in claim errors and disputed cases.

6. Duration and Reporting

This is a **permanent position** with a three-month probation period. The Claims Officer will report directly to the **Claims Manager**, with dotted-line accountability to the **Technical Director**.

7. Application procedure

Only Qualified Candidates should submit their application letter, Curriculum Vitae (CV) with proven work Experience, Copy of academic documents, and a copy of National Identification to Prime Life Insurance Ltd mail: hrmlife@prime.rw

The deadline for submitting applications is 18th January 2026 at 23:59:59 PM.

Applications should be addressed to the Chief Executive Officer of Prime Life Insurance Ltd.

Only selected candidates will be contacted.

Done at Kigali, on 13th Jan 2026

Signed by:

Innocent HABARUREMA
Chief Executive Officer
Prime Life Insurance Ltd.

