Disability Claims Specialist, Individual Claims

Requisition	R0000193041
Employer	RBC Life Insurance Company
Canadian locations	Mississauga (Ontario, Canada)
Primary address	1530 DUNDAS ST W, MISSISSAUGA, ON L5C 1E4, Canada
Posted	November 18, 2026
Last day to apply	December 1, 2026
Posted deadline	December 2, 2026
Business area	INSURANCE
Employment status	Regular
Work schedule	Full time · 37.5 h per week
Pay type	Salaried

The position

As a disability claim specialist at RBC Insurance, you will be part of a multi-disciplinary and support team that has expertise in a variety of areas and works to deliver attentive customer service while managing risk strategies that impact on the reputation of the company, regulatory risk, customer relations, financial results and retention.

Your role is a unique blend of analytical precision and sincere empathy – where each claim is unique, and your decision has a direct impact on the financial well-being and peace of mind of our clients who are the focus of our claims.

Ready to make a real difference? Let us work together to support our customers and strengthen our community!

Responsibilities

- Arbitration: proactively assess individual disability claims using medical evidence, professional information, policy terms, among other things, to determine eligibility for benefits, ensure decisions are objective, fair and fully documented
- Communication with clients: Communicate clearly, empathyally and in a timely manner to clients, whether they share approvals or navigate sensitive denials.
- Critical Analysis and Decision Making: Use critical thinking to make timely decisions based on your assessment of the claim.
- Negotiation and Resolution: Articulate claim decisions clearly in writing and verbally, addressing concerns to foster resolution and mutual respect.
- Claims Management: Efficiently manage a high-volume of cases, calculate benefit payments and proactively support clients' return-to-work journeys as applicable.
- Relationship building: Establish strong relationships with clients and key partners to facilitate claim recovery and resolution.
- Inter-functional collaboration: Work transparently with cross-functional teams, including medical, legal and client services experts throughout the entire claims process to achieve results and consistency.

WHAT WILL YOU NEED TO SUCCEED?

Requirements

- Post-secondary education in health care or related fields, or equivalent work experience.
- Minimum 2 years of Disability claims case management (Preferred background in healthcare, or a related field)

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- Exceptional customer service and communication skills (verbal and written in English), with the ability to navigate emotionally sensitive conversations with empathy and professionalism.
- Excellent problem-solving and decision-making capacity, with demonstrated capacity to manage complex information and make evidence-based decisions
- A strong analytical thinking, judgment and risk management attitude.
- Be able to work on your own, with strong organizational and time management skills, to deliver the best strategic outcomes.
- Competency in digital tools, Microsoft Outlook, Excel, Word and ability to navigate multiple systems.
- Basic mathematical skills with an understanding of financial information.
- Ability to meet technological and role confidentiality requirements (Internet connectivity and private space)

Assets

- Learning Agility, ability to adapt and manage change effectively.
- Bilingual (English/French)

Pay and benefits

RBC teams aim to grow by working together, thinking ahead and giving dependable advice that helps clients and communities prosper. They support one another, develop their potential and strive for outcomes that benefit the communities they serve as well as the bank.

- A comprehensive total premium program including flexible premiums and benefits and competitive pay
- RBCI software tools to increase your productivity
- Managers who coach employees and help them find opportunities to develop.
- Join a collaborative team that works at a high standard and looks for new ways to improve.
- Opportunities for progressively fulfilling greater responsibilities
- Access to a variety of job opportunities across business and geographies
- Flexible work-life balance options

RBC is accepting applications for an existing vacancy. Qualified applicants may hear from the recruitment team for a more detailed review of their résumé.

Job Skills

RBC accepts applications until 11:59 p.m. on the day before the posted deadline.

Our Employment Opportunities

RBC works as One RBC and follows five shared values: putting clients first, integrity, collaboration, respect and excellence. As one of the world’s largest and most successful banks, it sees inclusion and different perspectives as important to continued growth. RBC supports staff in doing their best work, working together, innovating and developing professionally. Its policies and programs foster respect, belonging and opportunities for everyone to create value for clients and communities.

Talent community

People who join RBC’s talent community can receive new postings, career advice and recruitment event updates tailored to their interests.

RBC’s careers portal shares information about career paths and how its teams contribute to client and community well-being.

Search for requisition R0000193041 on the RBC careers portal.

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