

Commercial Property Underwriter

Kent & Essex Mutual is recruiting an experienced Commercial Property Underwriter to join our team in Chatham-Kent, Ontario.

As a Commercial Property Underwriter, you will be underwriting for our broker partners with a focus on growth and profitability. The ideal candidate will bring creativity, curiosity, a keen eye for detail and a collaborative mindset. You understand commercial property insurance in Ontario and love the challenge of helping our brokers find real insurance solutions. We believe that building genuine relationships with our broker partners by delivering exceptional customer service defines success in the role.

Work location for this position is flexible but the work is required to be completed within the Province of Ontario. The position can be remote, in-office, or hybrid. Ideally if you have a reasonable commute to the office, you would be in office 1-2 days per week.

Responsibilities

- Underwrite new business, renewals, and policy changes according to established guidelines and objectives to comply with the underwriting standards.
- Develop appropriate solutions for moderately complex underwriting problems.
- Develop, maintain, and manage positive broker relationships, including broker visits as required.
- Respond to broker requests and inquiries in a timely and professional manner.
- Rating/pricing of commercial risks including complex risks using sound underwriting judgement.
- Determine eligibility for policy renewals based on guidelines and retention goals of the company.
- Provide exceptional underwriting expertise to Brokers.
- Independently develop underwriting solutions to complex risks.
- Communicate decisions and respond to requests in a prompt and professional manner.
- · Assist with interpretation of rating procedures, wordings, underwriting policies and regulations.
- Review underwriting requests, providing support to brokers confirming the correct rate and clarifying or explaining underwriting rules to ensure they are applied accurately.
- Understanding of and ability to read/interpret policy wordings.
- Understanding of the importance of meeting service standards to deliver exceptional service to our broker partners.
- Maintain awareness of market trends and pricing levels.

What You Bring to This Role

- 3 years of experience in property & casualty insurance underwriting
- Strong knowledge and understanding of commercial business operations.
- Proficient underwriting skills, sound judgement, decision making and analytical ability.
- Ability to develop and maintain positive partnerships with our broker partners.
- Attention to detail with respect to documentation and notes.
- Demonstrate strong organizational and time management skills to meet workload demands.
- Perform well in a busy operation, remain calm under pressure, and can prioritize appropriately.
- CIP Designation, in progress or willing to obtain.
- High degree of collaboration and negotiation skills.
- Exceptional customer service and communication skills.
- You are professional and courteous in all interactions.
- Team player who makes work fun for those working around you and offers support to your team members.
- Occasional travel may be required to meet with brokers or to facilitate/attend training.

Kent & Essex Mutual offers a competitive compensation package which includes benefits and a pension. We offer a positive, progressive work environment supportive of a healthy work life integration and a focus on employee development.

We take potential into consideration. If you don't have the exact experience, but you know you have what it takes to succeed in this role, be sure to give us more insight through your application and cover letter. Our inclusive work environment welcomes diversity and supports accessibility. If you require accommodation at any time during the recruitment process, please let us know by contacting: https://hrw.kemutual.com.

Kent & Essex Mutual is a progressive company that values the development of our team and giving back to our community. Visit www.kemutual.com to learn more about us and what we're up to.

Apply Today

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