



Commercial / Personal Lines Auto Underwriter

Full Time · Chatham-Kent, Ontario

Kent & Essex Mutual is recruiting an insurance professional experienced in both Commercial and Personal Auto Underwriting to join our team in Chatham-Kent, Ontario. As an Auto 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 auto 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 3 days per week.

Responsibilities

- Processing of new business, policy changes, renewals while maintaining service standards.
- Assessing, accepting, and declining submissions, within assigned underwriting authority.
- Perform risk analysis using technology as well as external data sources for the purposes of quoting, negotiating, and authorizing the acceptance of risk.
- Determine eligibility for policy renewals based on guidelines and retention goals of the company.
- 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 auto 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

- A minimum of 3-5 years of commercial and personal auto underwriting experience. Preference will be given to candidates with experience in both commercial and personal lines.
- Experience in Fleet and Garage underwriting would be an asset.
- Experience using Guidewire would be an asset.
- 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.
- CIP Designation, in progress or willing to obtain.
- You are professional, respectful, and approachable, in all interactions whether internal or external.
- Proficiency with technology, and the MS Office suite.
- You perform well in a busy operation, remain calm under pressure, and can prioritize appropriately.
- You are a team player who makes work fun for those working around you.
- 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 blend 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: hr@kemutual.com . Apply by clicking here: [Careers @ Kent & Essex](#).

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.