

With over 145 years of property & casualty insurance experience, **Heartland Mutual Insurance** strives to be the Best Farm Mutual. Heartland offers automobile, property and farm insurance to more than 50,000 people in Ontario. We are courageous. Our team is talented and dedicated, challenging the norm and striving to be better every day. People come first at Heartland. As a result, our focus is on relationships. It's all about delivering a genuine customer experience. We have a team of solution-oriented problem solvers providing expertise on our home, farm, commercial and auto products. We are currently recruiting for the role of:

Commercial Property Underwriter – Waterloo

What you will do...

- Underwrite renewals and endorsements according to established underwriting guidelines. 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 manner.
- Rating/pricing of complex commercial risks using sound underwriting judgement.
- Participate in production calls on agents/brokerage offices, as required.
- Keep abreast of all company and industry underwriting policies, procedures and standards. Provide exceptional P&C underwriting expertise to agents and Brokers.
- Independently develop underwriting solutions to complex risks.
- Assist in market research and product development activities.
- Mentor and train more junior staff in their career path as required.

What you will bring...

- Previous experience within the insurance industry as well as a solid understanding of property and casualty insurance underwriting
- Post-Secondary education or equivalent experience.
- You have proven decision-making and analytical skills, including the ability to determine how to grow business profitability through assessment and analysis of individual risks.
- CIP or CRM is an asset
- Previous experience in underwriting and rural business, dealing with or as a broker would be an asset.

What we offer...

- A company that truly values integrity, respect, professionalism, transparency, forward thinking, community and environment.
- Ongoing skills development with subsidies for tuition and professional accreditation.
- A defined Incentive Plan where commitment to excellence is financially rewarded.
- Flexible work options, including remote work ability.

If you have the qualifications we are seeking and would thrive in a work environment where you are valued and respected, please apply on the company website:

<https://can63.dayforcehcm.com/CandidatePortal/en-US/heartland/Posting/View/744>

Accommodations are available on request for candidates taking part in all aspects of the selection process. (Only qualified candidates please. No phone calls. No agencies.)

A Place Where YOU Can Make a Difference! Proudly Canadian. Mutually Owned.