
Commercial Underwriter

Who we are

Halwell Dumfries Mutual is a policyholder owned, financially secure, community-based Property & Casualty insurer; one of a group of Mutual companies forming a strong partnership across the province. We have been insuring the property assets of rural and urban policyholders in Guelph and surrounding area through a dedicated network of independent brokers for more than 160 years, with a Gross Written Premium base of over \$60 million.

What we offer

- Freedom and autonomy to work on new and interesting things
- The opportunity to make an impact on a well-established and fast-growing organization
- A flexible, fun and supportive culture that's a certified Great Place to Work™ and was named a Best Workplace™ for Financial Services & Insurance 2024
- Meaningful work in an organization that maintains a strong link to community and strives to "make it better"
- Competitive compensation package for all permanent staff, including salary, benefits & pension, Annual Incentive Plan, learning & development opportunities, and generous paid time off



The position

The Commercial Underwriter, under the direction of the Commercial Team Lead, will primarily be responsible for underwriting and reviewing commercial policies/submissions to determine risk acceptability, providing quotes for premiums, coverages, and other conditions associated with new business applications, endorsements and renewals as well as processing transactions following company underwriting guidelines. The Commercial Underwriter analyzes information available, including risk appetite, loss prevention, business development, and other sources to assist in their decision-making process and ensure a high-quality commercial book of business. They must work to address concerns in a professional manner as they arise to maintain a mutually beneficial working relationship with all stakeholders and partners.

What you have

- Knowledge of commercial risks normally acquired through 2-5 years of work experience underwriting commercial lines of business or a combination of underwriting and exposure to commercial operations

- Ability to exercise good judgement, evaluate options, effectively solve problems and make decisions independently as appropriate
- High degree of integrity, professionalism and trustworthiness to underwrite accounts on behalf of the Company
- Clear communication and interpersonal skills necessary to collaborate effectively with agents, broker partners, leaders and colleagues over a variety of mediums (phone, email and in-person)
- Customer-focussed and easy to work with; demonstrating a willingness to remove barriers and improve efficiency without impacting quality of work output
- Proven flexibility and ability to pivot based on changing team priorities
- Willingness to help others on the team as well as humility to ask for help when it is needed
- Good organization and strong sense of accountability to complete tasks autonomously in a timely manner
- Experience with Office365 (especially Outlook, SharePoint & Teams apps) or willingness to learn
- A post-secondary degree, certificate, or diploma and working towards a relevant professional designation such as CIP, CRM (or equivalent combination of education and experience)
- Demonstrated ability to effectively handle conflict, hold difficult conversations, and negotiate firmly but fairly would be considered an asset
- Knowledge of personal lines and/or farm underwriting would be an asset
- Mutual insurance experience would be considered a strong asset

What we are looking for

We are looking for a self-motivated underwriter who isn't afraid to take initiative. You embrace change and are eager to make an immediate impact by providing high quality underwriting on a permanent, full-time basis. As a flexible hybrid workplace you will split your time between your home and our office in either Guelph or Sheffield. If you thrive in a supportive hybrid team environment and are seeking meaningful employment with an innovative organization that truly values its staff **apply today!**

How to apply

Apply online at <https://halwelldumfries.applytojobs.ca/>. The successful applicant will be subject to applicable background screening, including professional references and criminal background check. We thank all applicants for their interest, however; only those selected for screening will be contacted.

Accessibility Statement

Halwell Dumfries Mutual is an Equal Opportunity Employer that is committed to inclusive, barrier-free recruitment and selection processes in accordance with the Ontario Human Rights Code and the Accessibility for Ontarians with Disabilities Act (AODA). If contacted for an employment opportunity, please advise Human Resources if you require accommodation for testing, interview, or employment purposes.