



Heartland Farm Mutual Inc. was originally formed in January 2016 from the merger of North Waterloo Farmers Mutual and Oxford Mutual. In August 2021, The Kings Mutual Insurance Company amalgamated with Heartland Farm Mutual Inc. with a combined total of more than 250 years of experience serving rural Ontario's and Nova Scotia's insurance needs. **The Kings Mutual Insurance a Division of Heartland Farm Mutual** strives to be the Best Farm Mutual, offering automobile, property and farm insurance to more than 50,000 people in Ontario and Nova Scotia. 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 Underwriter – Berwick, Nova Scotia

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...

- 3 years of experience in commercial property & casualty insurance.
- CIP and post-secondary education or University degree with partial completion of CIP designation.
- 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.
- FCIP or CRM is an asset.
- Exposure to agribusiness accounts is 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://can62e2.dayforcehcm.com/CandidatePortal/en-US/heartland/Posting/View/675>

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.