

DEPARTMENT: UNDERWRITING
POSITION TITLE: COMMERCIAL FARM UNDERWRITER
REPORTS TO: TEAM LEAD, FARM AND PERSONAL LINES

ABOUT US

The Mutual Fire Insurance Company of British Columbia is growing and is seeking a Commercial Farm Underwriter to join our team.

Founded in 1902, Mutual Fire Insurance was the first mutual insurance company headquartered in British Columbia. Today, the company provides solutions for farm, commercial, and home insurance needs from British Columbia to Ontario. Mutual Fire Insurance is committed to making people a priority by creating membership initiatives, investing in technology, and supporting community projects.

Mutual Fire Insurance's subsidiary, Four Points Insurance provides innovative insurance solutions for small to medium-sized businesses in suburban and rural areas. Four Points Insurance was formed in 2022 to support small businesses through the many adjustments they must face now, and in the future. Built with a passion for customer service and risk management, Four Points Insurance offers business owners a suite of commercial packages insurance options.

In late 2021, Mutual Fire Insurance created two employee driven committees, an ESG Committee and a Purpose Committee. Today these committees are creating the framework and policy for Mutual Fire Insurance to work towards sustainability within our communities, while also ensuring environmental, social, and governance mandates are accomplished.

THE OPPORTUNITY

This role is a permanent full-time position. The successful candidate will be responsible for analyzing and determining risk acceptability, pricing, coverage, terms, and conditions of our Commercial Farm product. A strong focus on profitability, while fostering and maintaining exceptional working relationships with new and existing broker partners is key to the success of this role.

Responsibilities:

- Assess and evaluate new and existing business
- Communicate and negotiate coverage, terms, and rating with broker partners
- Apply a common-sense approach to underwriting, and relationship management
- Maintain an awareness of market trends pricing levels and legal requirements
- Apply loss control and risk management practices
- Develop and maintain strong relationships with internal and external partners

Here's what you bring:

- A designation in property and casualty insurance and/or risk management
- Minimum five years of related underwriting experience, or equivalent insurance industry related experience
- Demonstrable proficiency in underwriting basic to moderately complex books of commercial farm property
- Strong analytical and strategic thinking
- Exceptional attention to detail and well organized
- Ability to maintain a high level of confidentiality when handling sensitive information
- Proven ability to effectively prioritize work, work independently, and manage time efficiently
- Excellent interpersonal relationship and communication skills; listening, verbal and written
- Excellent awareness and understanding of the marketplace
- Maintain compliance with corporate guidelines, documentation, and delegated authority
- High degree of proficiency with Office365
- Performs other duties as necessary

What we offer:

- Competitive salary
- Comprehensive employee benefit package
- Flexible work environment, opportunity to work remotely with limited office attendance
- Diverse mix of staff and demonstrated work/life balance
- Career growth opportunities and continuing education programs

Please send your resume in confidence to careers@mutualfirebc.com

We thank all applicants for their interest, however only candidates under consideration will be contacted.