

DEPARTMENT: UNDERWRITING  
POSITION TITLE: PERSONAL LINES 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 Personal Lines 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 Personal Lines 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 and pricing with brokers.
- Utilize common sense approach to rating, underwriting and file documentation
- Maintain an awareness of market trends pricing levels and legal requirements
- Apply loss control and risk management concepts
- Develop and maintain strong broker relationships

Here's what you bring:

- Minimum of five years of related underwriting experience, or equivalent insurance industry related experience
- A designation in property and casualty insurance and/or risk management
- CIP designation, or actively working towards designation
- Strong communication and interpersonal skills with a passion to build relationships internally and externally
- Exceptional partner service
- Commitment to personal development and expanding knowledge and education
- Excellent time management
- High degree of proficiency with Office365
- Exceptional attention to detail and well organized
- Proven ability to effectively prioritize work, work independently, and manage time efficiently
- Maintain compliance with corporate guidelines, documentation, and delegated authority
- Strong work ethic with the ability to have fun on the job

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](mailto:careers@mutualfirebc.com)

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