

Senior Commercial Underwriter

Bay of Quinte Mutual Insurance Company

Picton, Ontario | Full-Time, Permanent

Looking for a place where your experience can make a real difference?

At Bay of Quinte Mutual, insurance has always been about people.

We've been part of Eastern Ontario since 1874, protecting the homes, farms and businesses of our neighbours. As a mutual insurance company, we answer to our policyholders, not shareholders, and believe strong relationships, sound judgment and personal service still matter.

We're looking for an experienced **Senior Commercial Underwriter** to join our team in Picton. This is an opportunity to bring your commercial underwriting expertise to a role where you'll manage complex risks, build strong broker and agent relationships, and help develop the underwriting capability of the people around you.

What You'll Do

As a Senior Commercial Underwriter, you'll manage complex commercial risks and an assigned portfolio while serving as a technical resource to the broader underwriting team. You'll:

- Underwrite complex commercial new business, renewals, endorsements and policy changes across property, liability, farm, institutional and specialty risks.
- Analyze financial information, inspection reports, loss history and operational exposures to determine appropriate coverage, pricing recommendations, deductibles, terms and risk improvement requirements.
- Exercise advanced underwriting judgment within delegated authority and provide recommendations on complex referrals.
- Manage and monitor an assigned commercial portfolio, including profitability, retention, pricing adequacy, exposure concentrations and emerging trends.
- Build trusted relationships with brokers, agents and key commercial accounts while providing technical underwriting and risk management guidance.
- Work collaboratively with Loss Prevention, Claims and other business partners to assess and manage complex risks.
- Mentor and coach junior and intermediate underwriters and support the technical development of the underwriting team.
- Contribute to underwriting guidelines, best practices, quality assurance, workflow improvements and initiatives that support profitable commercial growth.

What You'll Bring

We're looking for an experienced commercial underwriter who combines strong technical expertise with sound judgment and an ability to build trusted relationships.

Ideally, you'll have:

- A post-secondary diploma or an equivalent combination of education and relevant experience.
- **A Chartered Insurance Professional (CIP) designation.**
- A minimum of five years of progressive commercial underwriting experience within the property and casualty insurance industry.
- Demonstrated experience underwriting complex commercial property, liability, farm, institutional or specialty risks.
- Experience working within delegated underwriting authority.
- Advanced knowledge of commercial property and casualty products, risk assessment, pricing, policy wording and coverage analysis.
- Strong analytical, negotiation, decision-making, communication and relationship-management skills.
- The ability and willingness to mentor and develop less experienced underwriters.

A **Canadian Risk Management (CRM) designation**, advanced commercial underwriting education or experience within a mutual insurance environment would be considered an asset.

Why Bay of Quinte Mutual?

There are advantages to bringing your experience to a smaller organization. You'll work closely with the people making decisions, have the opportunity to influence how we approach commercial underwriting, and see the impact of your expertise across the business.

You'll also be joining a team that values collaboration, sound judgment and sharing knowledge. We believe experience matters — and that experienced people can make everyone around them stronger.

Small enough to know one another. Experienced enough to learn from each other. Local enough to see the difference your work makes.

Position Details

Employment Type: Full-Time, Permanent

Location: Picton, Ontario

Reports to: Vice President of Operations

Compensation: \$75,000 - \$96,000 annually, based on qualifications and experience.

Vacancy: This posting is for an existing vacancy.

Interested?

If you're looking for an opportunity to put your commercial underwriting experience to work in an organization where your judgment, expertise and contribution will be valued, we'd like to hear from you.

Please submit your **resume and cover letter** to careers@bayofquintemutual.com, Attention: Vice President of Operations.

We appreciate the time and interest of everyone who applies. Applicants whose experience and qualifications most closely align with the requirements of the position will be contacted regarding the next steps in our selection process.

Accessibility and Recruitment

Bay of Quinte Mutual is committed to an inclusive and accessible recruitment process. Accommodation is available for applicants with disabilities throughout the recruitment and selection process. Please let us know if you require accommodation at any stage.

Bay of Quinte Mutual does not use artificial intelligence to screen, assess or select applicants.

Deadline for resume submission is October 9, 2026