

Underwriter

Bay of Quinte Mutual Insurance Company
Picton, Ontario | Full-Time, Permanent

Looking for a place where you can build a career — and be known by name?

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 two Underwriters to join our team in Picton. Whether you have some insurance experience or are at the beginning of your underwriting career, you'll have the opportunity to learn from experienced colleagues, develop your technical skills and take on greater responsibility as you grow.

What You'll Do

As an Underwriter, you'll support our underwriting team by assessing routine insurance risks and providing responsive service to our agents, brokers and policyholders. You'll:

- Review new business, renewals, endorsements and policy changes.
- Evaluate routine risks using established underwriting guidelines and determine appropriate coverage within your delegated authority.
- Recognize when a risk requires additional review and work with senior underwriting staff on more complex situations.
- Review inspection reports and supporting documentation, monitor assigned accounts and maintain accurate underwriting records.
- Respond to underwriting inquiries and clearly explain requirements and decisions.
- Build positive working relationships with agents, brokers, policyholders and colleagues across the organization.
- Participate in coaching, training and professional development as you build your underwriting knowledge and work toward your Chartered Insurance Professional (CIP) designation.

What You'll Bring

We're looking for someone who combines good judgment, strong people skills and a genuine willingness to learn. Ideally, you'll have:

- A post-secondary diploma or an equivalent combination of education and experience.
- Up to three years of underwriting or insurance industry experience.
- Completion of one or more Insurance Institute courses, or a willingness to begin your insurance education.
- A basic understanding of personal and commercial insurance.
- Strong analytical, problem-solving, communication and customer service skills.
- Working knowledge of Microsoft Office.
- A commitment to continued learning and achieving your CIP designation.

Customer service experience within the property and casualty insurance industry is an asset.

Why Bay of Quinte Mutual?

There are advantages to building your career in a smaller organization. You'll know the people you work with, learn directly from experienced colleagues and have opportunities to understand different parts of the business. Most importantly, you'll be part of a team that takes pride in serving the people and communities around us.

Small enough to know one another. Experienced enough to learn from. 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: \$50,000 – \$85,000 annually, based on qualifications and experience

Vacancies: Two existing vacancies

Interested?

If this sounds like the kind of place where you could see yourself building your career, 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