# Vice President, Underwriting

**Employment Status:** Permanent, Full-Time

**Reports To:** Chief Operating Officer

**Salary Range: $110,000.00 – $140,000.00** annually

**Work Location:** This is an on-site leadership position based in either Picton or Napanee, Ontario. Remote work arrangements are not available. Relocation assistance will be provided to the successful candidate, where applicable.

**The Opportunity**

Bay of Quinte Mutual Insurance Co. is seeking an experienced and strategic insurance professional to lead its underwriting function. As a member of the leadership team, the Vice President, Underwriting will provide direction and oversight for personal, commercial, farm, and automobile underwriting operations, supporting sustainable growth, sound risk management, and long-term financial strength.

This position offers an opportunity to shape underwriting strategy, develop a high-performing team, and contribute to the continued success of a community-focused mutual insurer.

**Key Responsibilities**

- Lead the development and implementation of underwriting strategies, guidelines, and practices aligned with organizational objectives.
- Oversee risk selection, pricing adequacy, underwriting authorities, and portfolio performance across all lines of business.
- Monitor underwriting results, loss ratios, emerging risks, and market trends to support profitability and sustainable growth.
- Provide leadership, coaching, and development to underwriting employees, fostering accountability and continuous improvement.
- Ensure compliance with applicable legislation, regulatory requirements, reinsurance arrangements, and organizational policies.
- Collaborate with Claims, Loss Prevention, Agents, and other departments to strengthen risk management and service delivery.

- Drive operational improvements, underwriting consistency, and effective use of business systems.
- Provide strategic advice, performance reporting, and recommendations to senior leadership and the Board of Directors.

**Qualifications and Experience**

- Demonstrated success in formal, progressive people leadership roles, with direct responsibility for supervising, coaching, mentoring, managing performance and developing employees.
- A proven track record of building high-performing teams and fostering employee growth and success is essential.
- In-depth knowledge of residential commercial, farm, and automobile insurance.
- Proven ability to manage underwriting performance, risk exposures, portfolio profitability, and operational priorities.
- Strong strategic thinking, analytical, decision-making, and relationship management skills.
- Knowledge of Ontario insurance regulations, underwriting governance, and reinsurance principles.
- Post-secondary education in insurance, business, risk management, or a related field, or equivalent experience.
- Chartered Insurance Professional (CIP) designation preferred; FCIP or CRM considered an asset.

**Why Join Bay of Quinte Mutual Insurance Co.?**

Join an organization committed to serving its policyholders, supporting local communities, and building lasting relationships. This leadership position offers the opportunity to influence underwriting strategy, strengthen organizational performance, and help shape the future of Bay of Quinte Mutual Insurance Co.

**Additional Information**

**Position Status:** This recruitment is for an existing vacancy.

**Accessibility and Accommodation:** Bay of Quinte Mutual Insurance Co. is committed to providing an inclusive and accessible recruitment process. Accommodation is available upon request throughout the recruitment and selection process.

**Artificial Intelligence:** AI is not used to screen, assess, or select applicants.