

Role & Responsibilities

The Manager of Underwriting Services is responsible for the overall management and the day-to-day operations of the Underwriting Service Department in accordance with company policies, procedures and guidelines. The manager ensures appropriate growth and profitability, effective supervision of employees, liaison with the Business Development Manager and agents, coordination of rate setting, review of wordings that reflect industry standards and coordinates/advises on underwriting and marketing issues. The Manager of Underwriting Services reports to the President/CEO.

The key roles and responsibilities of the Manager of Underwriting Services include, but are not limited to:

- Possessing substantial job and insurance industry related knowledge and expertise including product and technical functions/requirements.
- Understanding the “Mutual” insurance system and its philosophy.
- Supporting the company vision and its strategic directions through a commitment to excellence by using analytical thought, innovative approaches, effective planning and consistent promotion of the corporate image.
- Providing underwriting direction, support and expertise to the underwriters and agents.
- Oversees and monitors the day-to-day department operations, workflow and service delivery practices by providing effective supervision, guidance and assistance to staff on technical and other work related matters.
- Ensuring ongoing employee training procedures are set in place and properly functioning.
- Safeguarding staffing levels are appropriate in order to provide high service levels to policyholders and agents.
- Actively participating in various meetings i.e. department, management team, and potentially Board/Committee related meetings to effectively communicate, address issues and resolve problems ensuring others are well informed.
- Making recommendations and implementing improvements within the day-to-day operations of the underwriting department.
- Possessing proactive leadership and exemplary interpersonal skills that enable them to effectively interact manage and communicate successfully with their employees and all internal/external business customers.
- Attending OMIA roundtable training sessions in order to maintain current on wordings, product offerings, as well as industry trends.
- Creates departmental performance standards and expectations that ensure a high quality and quantity of service delivery to all external and internal business customers.
- Completing annual job performance reviews on underwriting employees.
- Establishes and evaluates policies and procedures, operational programs, procedural manuals and guidelines that are up-to-date and communicated to appropriate personnel.
- Participating in professional affiliations and attends industry related conference and meetings i.e. OMIA, FMRP, etc. and recommends employee attendance, as appropriate.
- Ensuring statistical data/information is properly collected, validated, analyzed, maintained and distributed to appropriate sources (i.e. OMIA, FMRP, industry/government/regulators, etc.).
- Prepares department reports for internal and external use and conducts timely data analysis and policy development/research, as required i.e. P&C1, budget, reinsurance, Board of Directors and audit reports etc.
- Ensuring compliance of government/industry legislation, regulations, standards, etc. including all applicable reporting requirements (i.e. FSCO, WETT, etc.).
- Continuing to stay abreast of industry trends, issues, marketplace/competitive conditions, technological advances, etc. and keeps the CEO/Board and employees informed, as is needed and applies to their position/department.
- Ensuring the need to deliver an underwriting profit, organic growth and to meet revenue budgets, etc.



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- Demonstrates accountability by consistently following through on staff/department promises/commitments and assumes full responsibility for the work and actions of their department.
- Recommends and implements wording, line limits and classes of business for underwriting levels, rates and underwriting guidelines making adjustments, as required, to achieve profitability.
- Sets authority levels of underwriting and loss control staff and sets escalation structure.
- Reviews property/automobile/farm/commercial applications, policies, endorsements, renewals as required, determining risks and implements deductibles, as well as advising non-renewals with agent, employees and insured.
- Provides technical advice to Claims Department including Adjusters regarding scope of coverage and interpretation of wordings, as required.
- Receives FMRP authorization on facultative coverage for risks outside pre-authorized classes or with limits in excess of company capacity.
- Designs and sets the Loss Control and inspections program parameters.
- Completing all other duties as assigned.

Qualifications & Expertise

The required qualifications and expertise of the Underwriting Manager include:

- College Diploma or equivalent CIP/FCIP/CRM.
- Strong industry knowledge gained through a minimum of 10 years of related underwriting experience resulting in subject matter and technical expertise.
- Ability to exercise sound judgment in risk selection.
- Strong decision making skills and ability to bring creativity to underwriting risks.
- Develops and maintains productive working relationships with peers, clients and industry personnel.
- A strong work ethic, good organizational skills and the ability to work within a team environment.
- Strong communication skills: written and verbal.
- Strong time management skills, goal oriented, self-directed, interpersonal relationship skills.
- Working knowledge/skills and experience involving computers and information technology to recognize the importance and necessary software/hardware requirements and service needs of their department.
- Remain professional and tactful when dealing with policyholders, claimants, external vendors, management and peers.

Core Values

Howard Mutual *mission* and *vision* for the future will be accomplished only by operating our company according to values that speak to our relationships we have with all of our stakeholders including our policyholders, support providers, team members, the community, vendors, etc.

Community...we see our community as an integral part of who we are and see it as our duty to support the betterment of the community of where we and our policyholders live and work.

Team Work...we understand that only through a strong team work ethic between all team members can we exceed the expectations of our policyholders and create an environment that all team members can freely contribute to the betterment of our work processes and environment.



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Loyalty...we strive to generate loyalty between us and all of our stakeholders as we see that our future is based on the long term relationships we strive to develop and maintain.

Integrity...we act with integrity, providing an environment and relationships that team members and other stakeholders feel that their honesty is appreciated and honoured.

Respect...we treat all stakeholders with mutual respect and endeavor to ensure that all stakeholders are treated with equality.

Service...we expect all company team members to provide the very best in service to our policyholders and to each other and continue to improve processes to enhance the communication and our product services between all parties.

Interested candidates may submit their resume to:

Howard Mutual Insurance Company
20 Ebenezer Street West
Ridgetown, Ontario N0P 2C0
Attn: Kim White

Or E-mail: kwhite@howardmutual.com

Those interested in this opportunity can in confidence send a resume outlining their background and experience by March 29th, 2018.

The statements above are intended to describe the general nature of work being performed by the person assigned to this classification. They are not to be construed as an exhaustive list of all responsibilities, duties, and skills required, and the incumbent may be required to perform additional duties outside of their normal scope from time to time, as needed.