



Underwriting Manager

We're looking for a seasoned and strategic Underwriting Manager to oversee the heart of our underwriting operations. If you're a confident leader with a sharp eye for risk, a passion for process improvement, and the ability to inspire high-performing teams—you might be exactly who we need.

In this role, you'll do more than manage workflows—you'll shape underwriting strategy, drive operational excellence, and play a critical role in delivering exceptional service to our agents and policyholders. From hands-on coaching and policy oversight to cross-functional collaboration and performance optimization, you'll be the trusted guide at the helm of our Underwriting Department.

Sound like your kind of leadership challenge? Let's talk.

Why Join Us?

At Salus Mutual, we don't just hire leaders, we develop them. This role offers direct influence over our growth strategy, exposure to executive leadership, and the opportunity to shape the future of insurance sales in the communities we serve.

The Role

As the **Underwriting Manager**, you will lead and elevate the performance of our Underwriting Department, ensuring operational excellence, compliance, and service quality across all channels. You will play a pivotal role in shaping underwriting practices, supporting company strategy, and fostering a high-performing, engaged team.

Your responsibilities will include:

- Oversee daily operations of the Underwriting Department, ensuring consistent service delivery, effective workflows, and strong team support—including regular visits to branch offices.
- Drive continuous improvement by identifying, developing, and implementing enhancements to departmental processes, systems, and practices.
- Develop and maintain underwriting policies and procedures, ensuring alignment with regulatory requirements and company objectives.
- Support the strategic direction of the company by aligning departmental goals with the broader organizational Strategic Plan.

- Provide leadership and coaching to the underwriting team, including performance management, training, goal-setting, and succession planning.
- Collaborate cross-functionally with leadership teams to support product development, pricing strategies, and operational initiatives.
- Ensure quality and compliance through internal audits, exception reviews, and the enforcement of underwriting authority levels.
- Leverage data and reporting to monitor department performance, inform decisions, and meet internal and external reporting requirements.
- Champion a culture of accountability and continuous learning, staying up to date with industry trends and ensuring team readiness to adapt to emerging risks and technologies.
- Represent the department at leadership meetings, contributing to enterprise-wide initiatives and providing subject matter expertise in underwriting strategy.

What We're Looking For

The ideal candidate will have a combination of education, experience, and leadership capabilities to drive growth and optimize sales performance.

- Post-secondary education or equivalent training and work experience
- Chartered Insurance Professional (CIP) designation an asset
- Valid driver's license and own transportation
- Minimum ten years of related experience
- Minimum three years of managerial experience
- Proficient in Microsoft Office
- Experience with insurance software
- Understanding of the mutual insurance system and its philosophy
- Strong writing, editing, and proofreading skills
- Experience in strategic planning and business development an asset
- Understanding of business functions such as human resources, finance, marketing, underwriting, etc.
- Working knowledge of data analysis and performance/operation metrics
- Detailed knowledge of commercial, farm, residential, and automobile risk evaluation, rating, coverages, and procedures
- Detailed knowledge of reinsurance procedures
- General knowledge of building construction materials and techniques and of construction price and estimating techniques
- Familiarity with regulatory requirements and industry best practices in the insurance sector

Personal Attributes

- Results-oriented and skilled in managing competing demands
- Analytical, with a sharp eye for detail and risk

- Tech-savvy, adaptable, and open to change
- Professional, resourceful, and proactive under pressure
- A strong listener and negotiator, who builds trusted relationships with internal and external partners

Why Work for Us

- Competitive compensation package which includes base salary, benefits, and a pension plan
- Flexible, people-oriented working environment
- Opportunities for ongoing training and development
- A positive team environment with a focus on health, wellness, and community involvement

Who We Are

Salus Mutual Insurance Company is owned by policyholders and is founded on the principle of neighbour helping neighbour. We are locally based and actively involved in supporting and giving back to our communities. We pride ourselves on professional, friendly customer service provided by employees and agents who understand our policyholders' needs and who put our customers first.

Interested?

Candidates are asked to submit a resume and cover letter detailing their qualifications and experience by email to Human Resources at hr@salusmutual.ca.

We thank all applicants for their interest and wish to advise that only those candidates selected for an interview will be contacted. Appropriate accommodations will be provided upon request throughout the recruitment and employment process as required under the [Accessibility for Ontarians with Disabilities Act](#) (AODA).

For more information about Salus Mutual Insurance Company please visit our website www.salusmutual.ca or follow us on [Facebook](#), [Instagram](#), or [LinkedIn](#).