



Claims Manager

When a member calls us, they are usually having the worst day of their year. What happens next depends almost entirely on how the claims department is run. As Salus Mutual's next Claims Manager, that is yours to own. You will lead the team that handles every file from first notice to close, set the standards they work to, and make the calls that protect our members and the company. This is an office-based role in Dutton, Ontario, with regular travel to our branch offices.

Why Join The Team?

Salus Mutual is a policyholder-owned company where claims sits close to the centre of the business. You will report to the Chief Operating Officer, sit on the Management Team, and have real influence over how the department runs and how your people grow. We are building toward a more customer-centric model, and claims is central to that strategy. If you have spent years being told how the department will be run, this is the seat where you decide.

The Role

As Claims Manager, you are accountable for the department, its people, its practices, and its results. Your responsibilities will include:

- Leading the day-to-day operations of the department, including workflows, service delivery standards, and file quality, with travel to branch offices as required
- Supervising, coaching, and developing the claims team, including performance evaluations, quarterly goal reviews, regular one-on-ones, and participation in recruitment
- Establishing and maintaining claims policies, procedures, manuals, and performance standards with the Technical Claims Specialist
- Establishing and monitoring reserve adequacy across all files, maintaining anti-fraud controls, and granting authority on claims that exceed adjuster limits
- Attending settlement, mediation, and arbitration meetings and court proceedings as required, and attending loss sites to direct investigative efforts and provide emergency assistance
- Developing a departmental plan that supports the Company's Strategic Plan, and improving departmental processes as the business changes
- Preparing department reports for internal and external use, including P&C1, Market Conduct Review, budget, reinsurance, audit, and Board reporting, and ensuring statistical data is validated and distributed to OMIA, Farm Mutual Re, regulators, and government
- Responding to department and agent inquiries, resolving complaints, and working collaboratively with the Administrative, Sales and Marketing, and Underwriting teams
- Complying, and ensuring compliance, with Company policies, procedures, standards, and applicable legislation, and handling sensitive information with discretion

What We Are Looking For

We are looking for a claims leader who has carried complex files personally and now wants to build the team and the systems that handle them. You can make the difficult call on a large loss in the morning and coach an adjuster through a file that went sideways in the afternoon. You are steady under pressure, and people trust what you tell them.

Experience & Expertise:

- Minimum ten years of related claims experience across property, auto, and liability files.
- Minimum three years of managerial experience, with a demonstrated record of coaching and developing a team.
- Understanding of the mutual insurance system and its philosophy; experience in strategic planning and business development is an asset.

Education & Designations:

- Postsecondary education or equivalent training and work experience.
- Chartered Insurance Professional (CIP) designation, or completion of most CIP courses, is an asset.
- Valid driver's licence and own transportation required.

Technical Knowledge:

- Detailed knowledge of claims adjustment practices, litigation regulation and procedures, and reinsurance procedures.
- General knowledge of Ontario Statutory Accident Benefits regulations and procedures, bodily injury claims, and the Health Claims for Auto Insurance (HCAI) system.
- General knowledge of property damage scoping and estimating, and of building construction materials and techniques.
- Working knowledge of data analysis and operational metrics, proficiency in Microsoft Office, and experience with insurance claims software.

Leadership Attributes

- Leads with accountability and holds the team to a standard while keeping their trust.
- Remains calm and decisive in urgent situations, including large loss and catastrophe response.
- Excellent communication skills, written and verbal, with the ability to deliver difficult news with care.
- Coaches deliberately, delegates well, and develops people past their current role.
- Sound judgement and strong negotiation skills, with the ability to prioritize competing demands.
- Open to change, and willing to question how things have always been done.

Why Salus Mutual?

- A competitive total compensation package, including base salary, comprehensive benefits, and a pension plan.
- The scope to shape a department, its practices, and its people.
- Access to ongoing training and career advancement opportunities.
- An inclusive workplace that fosters innovation, teamwork, and continuous learning, with a strong commitment to employee well-being and to the communities we serve.

Who We Are

Salus Mutual Insurance Company is a policyholder-owned organization founded on the principle of neighbour helping neighbour. As a locally based company, we are deeply committed to supporting and

giving back to our communities. We take pride in delivering professional, friendly customer service through employees and agents who understand our policyholders' needs and put them first.

Interested?

Ready to take the next step in your career? Apply today by sending your resume and a cover letter to hr@salusmutual.ca. We look forward to hearing from you! 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.