

## Commercial Underwriter (Remote First)



# ZENSURANCE

Phone :  
Web :

### Job Summary

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Vacancy :  
Deadline : Sep 01, 2024  
Published : Aug 01, 2024  
Employment Status : Remote  
Experience : Any  
Salary :  
Gender : Any  
Career Level : Any  
Qualification :

## Job Description

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Zensurance is a scale-up InsurTech company that is re-imagining the commercial insurance market. At Zensurance, we want to empower small businesses across Canada to thrive by offering an honest, simplified, and modern approach to insurance. Our main recipe is a combination of modern technology and insurance industry expertise powered by our talented team members.

Being a technology-forward company, we utilize various tools and platforms to create fun, engaging and meaningful work experiences for our employees, as a remote-first company.

We are boldly going where no insurance broker has gone before!

Our underwriting team is key to growing our book of business sustainably while providing support and subject matter expertise to our broking team. Our underwriting team focuses on automating excessive administrative and data entry tasks to allow our underwriters to focus on building strong relationships with their brokers and insurance partners. Utilizing data and insights, you will be responsible for maintaining and growing our underwriting authority by binding policies through our internal facilities.

Reporting to the Team lead, Underwriting, you will contribute to building and evaluating submissions/applications for new and existing policies for our clients. This role embodies the organization's values of creating positive outcomes with a passion and persistence for the delivery of exceptional customer experience with each interaction that helps Zensurance achieve our goals.

### Responsibilities:

- Own referral underwriting of multiple lines of business, including commercial property, general liability and specialty lines.
- Work closely with the broking team to provide quotes, guidance and place risks within our in-house facilities.
- Partner with the Insurance Analytics team to review Zensurance's binding authority programs.
- Have access to program data in real-time to understand current performance and make data-driven recommendations in terms of expanding authority.
- Negotiate with partner insurers on terms and conditions that fall outside our authority.
- Proactively identify cause-and-effect relationships and explore alternative solutions to support sound decision-making.
- Maintain data integrity to support the underwriting processes and help the team's objectives.
- Adhere to underwriting standards and good practices to minimize risk.
- Ensure full understanding of in-house program underwriting requirements, including endorsements and limits.
- Assist in auditing in-house policies for adherence to our underwriting guidelines.
- Own referral underwriting of multiple lines of business, including professional lines and medical malpractice.
- Assist with wording comparisons across different insurance companies.
- Partner with Senior Underwriters, Underwriting Specialists and the Director of Underwriting in the process of evaluating new program opportunities, creating the desired underwriting guidelines, and comparing current coverage offerings in the market.
- Keep up to date with industry trends to deliver excellence in underwriting and continuously build expertise.
- Where appropriate, escalate difficult or complex items and customer complaints or inquiries to Senior Underwriters or the Director of Underwriting.
- Perform other duties as assigned.

### Requirements:

- University degree or college diploma in a recognized technical, vocational or academic program or equivalent work experience.
- Minimum 3 years of commercial underwriting experience.
- Working towards or completion of CIP/ CAIB/ CRM courses would be considered an asset.
- In-depth knowledge of Commercial wording and pricing.
- Advanced MS Office Suite, including Word, PowerPoint and Excel.
- Proficiency with Google Workspace, Zoom and Slack, or similar office tools.
- Proficiency with Adobe and Salesforce.
- Exceptional problem-solving and analytical skills.
- Able to communicate effectively with stakeholders, both verbally and written.
- Able to collaborate with team members and take the lead in group settings.
- Ability to maintain confidentiality and exercise discretion.

### Perks we offer at Zensurance:

- Opportunity to work for Canada's fastest-growing #insurtech scale-up
- Primarily remote work environment available to everyone
- Laptop, extra monitor and main accessories are provided
- Extra home office and supplies allowance to help with work-from-home set up
- Comprehensive and flexible health and dental plans to suit all lifestyles, including mental health
- Health/Personal Spending Accounts to subsidize your healthy habits and purchases
- Parental Leave Top Up
- Weekly Friday companywide huddles for casual catch-ups with other departments
- Build next-level relationships with your peers through scheduled companywide virtual and in-person team-building events
- Be a part of something special. We are confident you won't find any other insurance company like us :)

### Who we are. What we're building.

Business is hard work, insurance doesn't have to be!

At Zensurance we believe that **teamwork** makes the **dream work**.

We are passionate about providing business owners with the best insurance solutions at great rates through an online and easy-to-use platform.

Our secret sauce is all about our culture. Here at Zensurance our culture is built on four core values that we live and breathe daily. They are:

**INTEGRITY:** We do what's right.

**INCLUDE:** We are an open and safe space for all.

**INVENT:** We take an innovative approach to creating straightforward solutions for our customers.

**DELIVER:** We set ambitious goals and hold ourselves accountable for achieving them.

Zensurance celebrates diversity in its workforce structure and encourages applications from all backgrounds.

Zensurance is an inclusive employer that celebrates diversity in its workforce structure. We encourage applications from all qualified candidates and will accommodate applicants' needs under the respective provincial human rights codes throughout all stages of the recruitment and selection process. Please advise the recruiter if you require accommodation; to ensure your accessibility needs are accommodated throughout this process. Information received relating to accommodation will be addressed confidentially.

We understand that looking for a new exciting opportunity can be time-consuming. We truly appreciate your time in going through the job posting and applying for a position with us.

**Education & Experience**

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**Must Have**

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**Educational Requirements**

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**Compensation & Other Benefits**

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