



# Bay of Quinte Mutual INSURANCE CO.

## The opportunity

Bay of Quinte Mutual Insurance Co. is seeking a Property Claims Adjuster to join our team! This position is full time and reports to the Claims Manager. As Claims Adjuster, you will provide exceptional claims service support to our policyholders during a loss and be responsible for the claim until it is settled.

If you are seeking a long-term career opportunity, and not 'just a job' within a supportive team environment, then this position is for you!

## What You'll Be Doing

- ❖ Adjusting property claims losses for our commercial, farm and residential policyholders
- ❖ Reviewing insurance wordings to determine if the insurance policy responds to the loss
- ❖ Establishing claims reserves
- ❖ Providing exceptional customer service to our policyholders
  - Communicating throughout the claims process to ensure an understanding of what to expect and status updates
  - Providing appropriate claims insurance advice
  - Assisting and guiding through the claims process
  - Responding to questions and concerns
- ❖ Ensuring claims files contain the appropriate documentation as required by Bay of Quinte Mutual, our reinsurance partner and regulatory authorities
- ❖ Ensuring adherence to the policy wordings
- ❖ Ensuring adherence to all reinsurance requirements
- ❖ Updating the Claims Manager on your claims files
- ❖ Establishing and maintaining effective working relationships with key business partners, both internal and external to Bay of Quinte Mutual
- ❖ Participating in education and meetings to stay current with claims adjusting and policy wordings

## Qualifications & Experience

- ❖ Chartered Insurance Professional designation
- ❖ A minimum of five years of property claims experience
  - Experience with statement taking and subrogation is an asset
- ❖ Strong technical understanding of commercial, farm and residential property insurance wordings
- ❖ Strong understanding of claims reserving practices

- ❖ Excellent oral and written communication skills
- ❖ Excellent customer service skills
- ❖ Demonstrated negotiation, problem solving and conflict resolution skills
- ❖ Strong decision making and analytical skills
- ❖ Ability to multi-task and adhere to strict time deadlines
- ❖ Working knowledge of Microsoft Excel, Outlook and Word
- ❖ Valid driver's licence

## Who We Are

Bay of Quinte Mutual Insurance Company is located in Picton, Ontario, known to many as simply 'The County'. It was founded in 1874 by a group of farmers who banded together to provide insurance protection for their farms at time when the insurance companies of the day did not insure farms. Bay of Quinte Mutual has a deep history of supporting our neighbours and the communities where our policyholders live and grow. Above all else, we value our relationships and local connections.

Bay of Quinte Mutual is comprised of a 28-person team providing commercial, farm and residential insurance in Eastern Ontario. We are rare, in that we do not offer automobile insurance. Bay of Quinte partners with 15 brokers and we have a team of 3 agents in our office to provide insurance protection. Our gross written premium is approximately \$27 million, and we are among the most financially strong insurance companies in Ontario.

## What We Offer



**Competitive  
Compensation**



**Comprehensive  
Benefits**



**Defined Benefit  
Pension Plan**



**Career Advancement  
Opportunities**

## Compensation

Compensation will be commensurate with your experience.

## How to Apply

If you are interested in joining our team, please submit your resume and cover letter detailing qualifications and experience in confidence to:

Bay of Quinte Mutual Insurance Co.  
Attention: Susanne Lyons  
[careers@bayofquintemutual.com](mailto:careers@bayofquintemutual.com)

**- Submission deadline December 31, 2022 -**