

Policy Wording Specialist - Property & Equipment Breakdown

Driven by technology and fuelled by innovation, HSB is Canada's premier specialty insurance and applied technology services provider. Offering 150 years of technical and service excellence, we are focusing on emerging trends and unlocking new opportunities for clients. Today, we are accelerating, changing the future of insurance and risk solutions, for a modern world.

At HSB, we value the strengths and contributions of our diverse workforce. We offer continuous learning opportunities, giving you flexibility to grow in your career while enjoying a healthy work-life balance and a collaborative approach in our coast-to-coast network of offices. Become part of a rewarding and impactful workplace experience while seeing first-hand technologies and risk solutions that are changing the way we live and work.

HSB is much more! It's insurance. Engineering. Technology. To learn more about us, please visit: <https://www.hsb.ca>

Primary Objectives:

The Policy Wording Specialist will be part of a team that maintains and advances underwriting excellence at HSB Canada. As a Corporate Underwriting team member, this position reports to the Manager, Underwriting EB, and Property. The Policy Wording Specialist is responsible for managing and drafting wordings, ensuring the integrity of insurance contracts, and reviewing and developing sound technical underwriting standards for Property and Equipment Breakdown Business.

Job Responsibilities:

- Create, review, and update Property and Equipment Breakdown policy wording across all Property & EB products.
- Ensure wordings are regularly reviewed, remain competitive, robust, and accurate, and maintain consistency and integrity.
- Responsible for the wording applicability, claims interpretation, and compliance with regulatory and corporate guidelines.
- Liaise with Corporate Underwriting Team, New Solution Development, and Claims Departments to ensure compliance.
- Serves as the technical reference point for Property and EB wording-related inquiries.
- Conduct continuous market research, understand the industry, and know the market-wording.
- Contribute to special projects supporting product development and enhancements on the required wording and endorsement.

Qualifications:

- Bachelor's or master's degree in Insurance, Business Administration, Communications, or English Literature is required,

- 3-5 years of experience in the Insurance Industry in the Property and Equipment Breakdown Policy wordings development, Claims, or Underwriting is required,
- In-depth knowledge of Property and Equipment Breakdown insurance products,
- Sound understanding of P&C Insurance Principles and Underwriting concepts,
- Strong written and verbal communication skills with the ability to influence stakeholders, manage conflict, and implement underwriting improvements,
- Ability to develop and foster relationships with key internal stakeholders,
- Highly proactive with strong analytical and innovative skills to lead projects through to completion,
- French language will be an asset.

Creating and maintaining a work environment that promotes respect, diversity, and dignity is important to us. We strive for equality in our workplace, to eliminate employment barriers, and promote a workplace based on principles that align with our company values and promote positive employee practices.

Candidates requiring accommodation during any stage of our selection process should advise us of this; we will strive to work with individuals to find a suitable means to meet their needs.

If you are interested in applying for this position, please quote Job Reference PWS-0723 and send a cover letter along with a resume to: [Apply Here](#).

We thank all candidates for their interest; however, only those selected for interview will be contacted.