

## Underwriter – U090123

<b>Department:</b>	Underwriting
<b>Type of Position:</b>	Full Time, Permanent
<b>Location:</b>	7 <sup>th</sup> Floor, 5160 Yonge Street, Toronto, ON
<b>Reporting to:</b>	Manager, Underwriting

### About Tarion

Since 1976, Tarion has provided new home warranty protection to more than 2 million Ontario homes. We serve new home buyers and new homeowners by ensuring that one of their life's biggest investments is protected. Almost every new home in the province is covered by a new home warranty. This warranty protection is provided by Ontario's builders and lasts up to seven years. It is backstopped by Tarion. More than 375,000 homes are currently enrolled in the warranty program. Every year about 55,000 new homes are enrolled.

With more than over 300 employees, Tarion works hard every day to serve the public interest by, first and foremost, protecting consumers and their new home purchases. We investigate homeowner warranty claims; resolve warranty disputes between homeowners and builders; and provide deposit and delayed closing protection for new home buyers. We also manage the Guarantee Fund, an important financial reserve designed to help shield Ontario consumers from possible catastrophic building events. All of this enhances fairness and confidence in Ontario's new home building industry.

### About the Role

The Underwriting Team assesses applications to sell and build new residential homes in Ontario, whether these are freehold homes or condominiums. The Underwriting Team also addresses application-related inquiries from Vendors and Builders. The Underwriting process involves assessing the financial and technical risks associated with an application, and proposing the appropriate terms and conditions based on the analysis conducted. Areas of focus include financial risk to assess the feasibility of a project and an applicant's ability to meet warranty obligations; history, to assess past projects and warranty performance; and

technical risk, to assess the applicant's technical capabilities vis-a-vis the construction plans proposed. The Underwriting team works in collaboration with various other departments within Tarion to complete risk assessments and to issue terms and conditions.

As an Underwriter, you are a dynamic, customer-focused individual who thrives in a high-volume, collaborative environment. You are risk-minded and have a background in underwriting. You can analyze financial statements, review legal documentation, and provide a summary and recommendations for risk assessments.

*This is a hybrid role requiring working two (2) days in the office and three (3) days remotely, per week.*

**Responsibilities:**

- Analyze builder's performance and financial strength to assess the builder's risk to determine terms and conditions, including limits and security requirements of the Builder
- Review complex financial structures and credit information for vendor/builders
- Monitor ongoing performance and terms and conditions to ensure compliance
- Provide quality customer service to resolve conflicts between the builder and program requirements
- Resolve/settle registration issues
- Ad-hoc department projects and duties

**Qualifications:**

- University degree or College graduate
- Underwriting background
- 3-5 years' experience in financial analysis
- Strong organizational and time management skills
- Proven ability to meet strict deadlines and manage multiple priorities
- Demonstrated experience with conflict resolution to win-win outcomes
- Strong negotiation and influencing skills
- Exceptional customer service
- Above average organizational, analytical and problem solving skills
- Above average proficiency in Microsoft Office, Excel and Outlook programs
- Strong communication skills: verbal and written

- Proven ability to work effectively with a variety of audiences and be a team player
- Demonstrated ability to balance multiple priorities in a dynamic environment

## Why Choose Tarion?

We believe that Tarion's employees are its most valuable asset. We strive to provide a welcoming work environment.

We offer employees a competitive compensation program, opportunities for learning and development, an employee discount program, access to wellness programs, and a variety of Employee Assistance Program tools and online resources to support well-being.

At Tarion, we believe that a strong commitment to diversity and inclusion allows employees to perform at their very best and underpins a culture in which everyone feels they have an equal opportunity to belong and build a career. Tarion is committed to developing and maintaining work environments and practices that ensure equality of opportunity in recruitment, selection and promotion, and to removing systemic barriers so that employees have every opportunity to feel included in the workplace.

If you are a person with a disability and have questions or would like help with your application, please email [careers@tarion.com](mailto:careers@tarion.com) or contact a member of the Human Resources Department.

### **Application Submissions & Deadline:**

Please submit a covering letter and resume with vacancy code **U090123** to [careers@tarion.com](mailto:careers@tarion.com).