



## **Vice-President - Commercial (Ontario)**

**Company:** Halpenny Insurance Brokers Ltd.

**Location:** Ottawa or Toronto

**Reports To:** Chief Executive Officer

**Employment Type:** Full-Time, Permanent

**Compensation:** Competitive Base (\$140,000 - \$180,000) + Performance Incentive

## **About Halpenny**

Halpenny Insurance Brokers Ltd. is one of Ontario's largest independent commercial insurance brokerages, with roots dating to 1912. Operating across Ottawa and Toronto, Halpenny serves mid-market and complex commercial clients across P&C lines, professional and management liability, group benefits, and specialty risks. We are advisor-first in culture, relationship-driven with our carrier partners, and committed to building the commercial team that defines our next chapter.

## **The Opportunity**

The Vice-President - Commercial (Ontario) is a senior leadership role integral to the development and oversight of product delivery and staff knowledge across Halpenny's Ontario commercial lines operation. Reporting directly to the CEO, this individual sets commercial strategy for Ontario, ensures producers and account executives deliver best-in-class advice and placement outcomes, builds carrier and industry relationships, and drives a high-performance culture grounded in expertise, accountability, and client service excellence.

## **Core Responsibilities**

### **Market Placement**

- Own placement strategy across admitted and E&S/MGA markets — matching risk profiles to carrier appetite and maximizing client outcomes
- Negotiate terms, conditions, pricing, and deductible structures; manage capacity constraints and build alternative placement pathways for complex or distressed risks
- Establish and enforce placement protocols: market clearance procedures, binding authority limits, and submission documentation standards across all commercial lines

### **Areas of Excellence**

- Define and advance Halpenny's competitive edge across commercial property, casualty, professional lines, management liability, and specialty coverage

- Build internal centres of expertise; equip producers with positioning tools and technical talking points for competitive RFP situations
- Track emerging coverage areas — cyber, ESG liability, parametric — and develop Halpenny's specialty offering to meet evolving client demand

## **Vertical Knowledge**

- Prioritize industry verticals aligned with Halpenny's client base: construction, real estate, professional services, hospitality, not-for-profit, and government contractors
- Develop vertical playbooks — coverage checklists, risk narratives, carrier appetite guides, and sector-specific training resources for the commercial team
- Maintain current knowledge of legislative, litigation, and loss trends by vertical; integrate intelligence into submissions and new business strategy

## **Submission Management**

- Set and uphold submission quality standards: completeness, narrative quality, documentation, and market clearance protocols across all commercial lines
- Track hit ratios, quote-to-bind conversion rates, and declination patterns — using data to coach producers and refine market targeting
- Leverage BMS and e-trading platforms to improve submission speed, accuracy, and audit trail compliance across the commercial team

## **Market Liaison & Management**

- Serve as Halpenny's senior carrier contact — negotiate profit-sharing arrangements, contingency agreements, and preferred facility access
- Advocate for clients in restricted-appetite and complex situations; maintain and develop delegated binding authorities for standard commercial segments
- Gather and distribute market intelligence: appetite shifts, product launches, underwriting guideline changes, and competitive pricing movements

## **Client & Market Engagement**

- Represent Halpenny externally at carrier events, IBAO/RIBO forums, industry conferences, and association meetings across Ontario
- Engage senior clients and prospects directly — supporting complex renewals, participating in executive-level meetings, and driving retention of high-value accounts
- Build referral networks with legal, accounting, and commercial real estate professionals; contribute to thought leadership that positions Halpenny as the preferred commercial broker in Ontario

## **Qualifications & Experience**

### **Required**

- 10+ years of progressive commercial insurance brokerage experience, with at least 3–5 years in a senior production, technical, or leadership role
- RIBO licence (required); CIP, FCIP, CAIB, or equivalent designation strongly preferred
- Demonstrated success managing complex, multi-line commercial accounts across property, casualty, professional lines, and specialty risks
- Established carrier relationships in the Ontario market at the underwriting and branch management level

### **Strong Assets**

- Proven ability to lead, coach, and develop commercial producers and account management teams in a brokerage environment
- Deep knowledge of P&C markets, underwriting guidelines, and insurer appetite across admitted and non-admitted markets
- Proficiency with brokerage management systems (EPIC or equivalent) and e-trading platforms
- Active presence in the Ontario brokerage community — IBAO, Insurance Institute of Canada, CIP Society participation an asset

## **What We Offer**

Halpenny Insurance Brokers Ltd. is proud to offer a competitive total rewards package that includes:

- Competitive base salary with performance incentive, commensurate with experience and market standing
- Comprehensive group benefits plan including health, dental, wellness savings account, and Group RRSP
- Hybrid work flexibility across Ottawa and Toronto offices
- Continuing education support, licensing reimbursement, and professional development investment
- Access to a broad panel of admitted and specialty markets with strong underwriter relationships
- A high-trust, advisor-first culture at a firm with over 110 years of Ontario roots and a genuine appetite for growth



**How to Apply**

Qualified candidates are invited to submit a resume and cover letter in confidence to [careers@halpenny.com](mailto:careers@halpenny.com) with the subject line "Vice-President - Commercial (Ontario)". We thank all applicants for their interest; only candidates selected for an interview will be contacted.

Halpenny Insurance Brokers Ltd. is an equal opportunity employer committed to diversity and inclusion in the workplace.