



Not all employers are created equal. At Canada Guaranty, we know that we're only as successful as the people we employ. That is why we continue to find the best and brightest to join our dynamic team of mortgage industry professionals. If you thrive in a fast-paced environment, value exciting opportunities for growth and are ready to advance in your career, then Canada Guaranty may be the right fit for you.

Our passion for excellence and commitment to delivering value-added solutions to lenders, mortgage professionals and homebuyers across the country is instrumental in making Canada Guaranty a leader and trusted partner in the Canadian mortgage industry. To discover how we're taking mortgage insurance and making it better, please visit www.canadaguaranty.ca.



MANAGER, CREDIT AND MARKET RISK

Location: Toronto
Department: Risk Management
Availability: Immediate

OVERVIEW

Canada Guaranty is currently seeking a **Manager, Credit and Market Risk** to join our growing Toronto team.

The ideal candidate is responsible for guiding the prudent growth and evolution of the mortgage insurance portfolio through the effective use of analytics, policy and underwriting execution. This position will be responsible for the evaluation of credit and market risk policies, procedures and risk modeling.

The role will encompass identifying current and emerging trends and associated risks. The successful candidate will be innovative and creative with excellent communication skills, and a thorough understanding of mortgage lending. This is a business critical position with high visibility and regular contact with senior and executive management in all areas of the organization.

At Canada Guaranty, our performance-driven culture is built on successful teamwork. If you are a proven team player with a track record of strong performance, we would like to hear from you.



Canada Guaranty Mortgage Insurance Company
1 Toronto St., Suite 400, Toronto, ON M5C 2V6
www.canadaguaranty.ca

Main Number 866.414.9109
National Underwriting Centre 877.244.8422



KEY RESPONSIBILITIES

- Report to the Chief Risk Officer.
- Develop strong strategic relationships with counterparts throughout Canada Guaranty to understand the scope and implications of new product, guidelines, programs, policies and procedures.
- Develop and implement prudent credit and market risk policies that represent reasonable risk to the organization while meeting the needs of our customers.
- Reviewer of lenders' credit and underwriting guidelines and policies (especially for new lenders).
- Primary support person for the Sales, Underwriting and Operations teams' for risk requests and exceptions with the ability to prioritize these requests from various departments.
- Develop credit and market risk rules for updates/changes to AUS and AVM models that ensure we are competitive and that represent reasonable risk to our organization.
- Work closely with AVM providers to improve auto-approval rates.
- Strong knowledge or good understanding of the Canadian real estate market for property risk metrics.
- Bring a systematic, disciplined risk based approach to the evaluation and continual improvement of the risk management systems and control environments.
- In depth knowledge of the Canada Guaranty portfolio dynamics.
- Work closely with Risk Analyst for portfolio analysis.
- Lead various projects from implementation to completion, as required.
- Adaptability to various responsibilities within the role as Canada Guaranty grows.
- Perform other duties and assist with special projects, as required.



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REQUIRED SKILLS AND EXPERIENCE

- Extensive knowledge of mortgage lending and the mortgage insurance industry.
- Five+ years experience in Risk Management, Portfolio Risk Management or Underwriting Management.
- Working knowledge of business technology (underwriting applications).
- Strong interpersonal and problem solving skills.
- Exemplary analytical skills with attention to detail.
- Ability to synthesize information and present clearly and concisely at the Executive level.
- Familiarity with lenders and competitors' products, personnel and systems.
- Proficient in use of computer hardware and software applications.
- Ability to successfully manage multiple projects and priorities and meet deadlines.
- Strong organizational skills.
- Ability to work within a fast-paced and time-sensitive environment.
- Ability to work effectively within a team.
- Professional acumen.
- Passion for excellence.
- College Diploma or University degree preferred.

POSITION CLOSING DATE

This position will be posted until filled.

HOW TO APPLY

Qualified applicants may e-mail their cover letter and current resume to: careers@canadaguaranty.ca

We appreciate all interest in this position; however, only those selected for an interview will be contacted.



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