Bilingual Underwriting Consultant

Requisition	R0000192234
Employer	RBC Life Insurance Company
Canadian locations	Mississauga (Ontario, Canada)
Primary address	1530 DUNDAS ST W, MISSISSAUGA, ON L5C 1E4, Canada
Posted	November 9, 2026
Last day to apply	November 29, 2026
Posted deadline	November 30, 2026
Business area	INSURANCE
Employment status	Regular
Work schedule	Full time · 37.5 h per week
Pay type	Salaried

The position

This position is responsible assessing mortality and/or morbidity through a comprehensive risk evaluation process comprised of health, financial, lifestyle, occupation and personal history within pre-determined authority levels. The incumbent would be in a full production environment. The process is aligned with product pricing, with the mandate of acquiring and maintaining profitable business. Strategic priorities encompassed within the role include high quality client service and robust risk assessment.

Responsibilities

- Provide a customer-centred subscription service that balances sales objectives with risk tolerance and profitability objectives that contribute positively to the persistence and reputation in the market
- Ensure competitive underwriting recommendations are consistently made on a timely basis to RBC clients to place business that is consistent with RBC pricing and profitability objectives
- To identify new opportunities to reduce the cost of acquiring new businesses by reducing departmental waste through increased amended offers, reviews and additional products on listed decreases, carry-overs and policies
- Ensure audit results are within acceptable ranges
- Maintain quality of underwriting decisions in all areas of UW as determined through audits by management, GRM, Internal Audit and Reinsurers

What will you need to succeed?

Requirements

- At least 5 years experience of subscription of life benefits or individual life benefits
- Bilingual (English and French)
- Analysis - synthesize complex or diverse information, collect and search data, use intuition and experience to complete data
- Problem Solving - Competency in Gathering and Analyzing Information
- Strong oral and written communication skills
- Teamwork - helping build a positive team spirit
- Motivation - demonstrate persistence and overcome obstacles; measure yourself against the level of excellence and motivate others
- Quality - seek ways to improve and promote quality, apply feedback to improve performance and monitor your own work to ensure quality

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Assets

- Work knowledge including risk assessment of subscription risks for disability and serious illness insurance products

Pay and benefits

- A total rewards program that includes flexible benefits, work-life balance and career development programs, investment and retirement savings plans
- Competitive remuneration and high earning potential
- All the tools, training and team support you need to develop your career
- Flexible work/life balance options
- RBCI sophisticated software tools to increase your productivity

Job Skills

Client Counselling, Communication, Financial Statement Analysis, Life Insurance, Medical Informatics, Pricing Strategies, Results Directions, Risk Assessments, Employment Insurance

RBC accepts applications until 11:59 p.m. on the day before the posted deadline.

Compensation for this position (including salary and discretionary/variable payments) will be determined by factors, including but not limited to candidate's experience, skills, registration status, performance, individual goals, market conditions, and business needs.

Pay Range

The expected pay range for this position is

$67,000.00 - $110,000.00

The pay scale provided is that of the principal workplace mentioned in the Additional Employment Details section of this assignment. Pay scales may vary depending on location. If the assignment lists several locations, a recruiter can confirm the availability of the relevant role and pay scale for the additional locations listed. RBC supports pay transparency and we strive to ensure that all pay scales are competitive, fair and equitable.

You have the potential to win RBC's discretionary variable pay program, which gives you the opportunity to increase your total pay, provided that businesses meet their performance targets and achieve your individual goals.

Our Employment Opportunities

RBC works as One RBC and follows five shared values: putting clients first, integrity, collaboration, respect and excellence. As one of the world’s largest and most successful banks, it sees inclusion and different perspectives as important to continued growth. RBC supports staff in doing their best work, working together, innovating and developing professionally. Its policies and programs foster respect, belonging and opportunities for everyone to create value for clients and communities.

Talent community

People who join RBC’s talent community can receive new postings, career advice and recruitment event updates tailored to their interests.

RBC’s careers portal shares information about career paths and how its teams contribute to client and community well-being.

RBC is accepting applications for an existing vacancy. Qualified applicants may hear from the recruitment team for a more detailed review of their résumé.

Search for requisition R0000192234 on the RBC careers portal.

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