A deeper look at our target segments: Health/Social Services

As part of our focus on small-to-medium, community-based businesses, we're taking a closer look at Health & Social Services, a core segment within our Commercial P&C portfolio.

From bustling clinics to quiet therapy rooms, we look for well-run operations with certified professionals, strong safety protocols, and a commitment to patient well-being. Our appetite focuses on quality risks, modern facilities, and partners who take pride in delivering trusted care.

This overview may feel familiar to some brokers and continues to reflect the fundamentals that guide our approach to Health/Social Services risks.

Appetite at a glance

Business category	Examples*
Medical practitioners	• Gynecologists and Obstetricians • Doctors and Physicians • Surgeon Specialists • Psychiatrists • Ophthalmologists • Anaesthetists • Dermatologists
Dental professionals	• Dentists • Orthodontists • Periodontists • Dental laboratories • Denturists
Eye care specialists	• Optometrists • Opticians
Other paramedical professionals	• Acupuncturists • Chiropractors • Osteopaths • Registered reflexologists • Physiotherapists • Registered massage therapists • Psychologists • Podiatrists • Chiropodists • Audiologists • Hearing aid services
Nursing	• Registered nurses

**All professionals must hold a valid registration or licence in their respective field.*

General underwriting considerations

- **Specialized coverage needs:** Evaluate whether the insured requires specialized coverage, such as our Professional Liability Extension. Gore offers this extension for select classes within the Health & Social segment, including optometrists, opticians, audiologists, and hearing aid specialists. Please note that the Professional Liability Extension does not replace Errors & Omissions (E&O) coverage, which is typically obtained through the insured's professional college or association.
- **Professional certifications:** Gore requires that the insured hold the appropriate professional certification for their specific designation and carry E&O coverage, such as massage therapists or psychologists. Professional associations often include E&O coverage as part of their membership benefits.
- **Submission quality:** For health and wellness professionals, a clear submission is key! Include the Insured's scope of practice and any product sales – plus details such as total revenues/payroll, number of offices, E&O coverage(s), and any activities beyond core services. This helps us holistically understand the risk and ensures a smooth underwriting process with a faster turnaround.
- **Premises condition and age:** For businesses operating out of older buildings (40+ years), ensure that key systems (electrical, plumbing, heating, and roofing) have been updated and that the premises are well-maintained.

Real-world example: why we wrote this account

- **Client profile:** Doctors and Physicians – Neurologist
- **Established:** 2016
- **Annual revenue:** $1M
- **Risk highlights:**
  - E&O in place with their college
  - Fully licensed in their province of practice
  - All services offered are within Gore's appetite
  - Claims-free history
  - Continuous coverage
  - New build – owner occupied with snow removal contract in place
- **Why it was a fit:**
  - Transparent quoting process with broker
  - Solid industry experience despite being a relatively new business
  - No gaps in coverage or non-payments
  - Low-risk retail environment allowed for competitive pricing

Distributed on September 3, 2026