

Bringing clarity to our commercial property and casualty appetite

Powered by leading technology, a clearer appetite and a dedicated underwriting team, we're ready to quote more business, with more speed and accuracy than ever before.

Contact your underwriter for any questions.

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What we write



Click on the button for details on each segment.

Construction and installation	Business and personal services	Wholesale	Automobile trade	Manufacturing	Health services
			Segments we don't write <ul style="list-style-type: none"> - Agriculture/farm - Logging/lumbering - Fishing/hunting - Mining/quarrying - Oil or gas production - Utilities - Government services - Aerospace or railway 		
Realty	Retail	Hospitality			

Commercial operations in our target segments with:

- Operations year-round within Canada; no US or Quebec locations
- No cancellations for non-payment within the last five years
- Minimum three years of similar experience
- Continuous insurance (except for new business ventures)
- Risks in well-maintained buildings that are at least 75% occupied

Looking for an operation not listed here?

If it isn't listed in any of these areas, send in your submission and we'll review it.

Quick tip: perform a search by pressing ctrl + f (Windows) or command + f (Apple) and entering the type of operation under review.

A deeper look at our target segments

Construction and installation

Business and personal services

Wholesale

Automobile trade

Manufacturing

Health services

Realty

Retail

Hospitality



Construction and installation

Must be licensed to operate by appropriate authorities

E&O available for select classes



Love it.

These are the types of risks we like to see.

- Building construction or renovation
- Building contractors
 - Drywall
 - Flooring
 - Framing
 - Installation for windows, doors, siding or eaves
 - Insulation
 - Masonry
- Concrete workers
- Electricians (residential or commercial)
- HVAC contractors
- Landscaping
- Painting contractors
- Sign installation



We'll have to think about it.

These are the types of risks that may need additional underwriting.

- Builder's risk (for contractors we insure)
- Carpentry contractors
- Exterior building cleaning
- Metal work (non-structural)
- Residential multi-unit building construction



It's us, not you.

Unfortunately, this type of risk isn't for us.

- Alarm systems design/testing
- Chemical injections or logging/brush clearing of forested areas
- Fireproofing or extinguishing system work
- Heavy industrial, marine or greenhouse construction
- Hot work roofing
- New construction (over 5 storeys)
- Operations with demolition, blasting, underpinning, shoring or pile driving
- Operations with snow removal >25% of overall receipts, or clearing of municipal roads, sidewalks or hospitals
- Restoration or remediation
- Sewer, watermain, tunnel, bridge, road or rail work

A deeper look at our target segments

Construction
and installation

**Business and
personal services**

Wholesale

Automobile
trade

Manufacturing

Health
services

Realty

Retail

Hospitality



Business and personal services

Professional liability available for:

Veterinarians
Funeral homes
Beauty salons
Barber shops



Love it.

These are the types of risks we like to see.

- Accountants, bookkeepers or financial planners
- Beauty salons or barber shops
- Building or landscape architects
- Household electronic or appliance repair
- Insurance brokers
- Interior designers
- Janitorial service or duct cleaning
- Lawyers
- Real estate agents offices
- Residential inspectors or appraisers
- Tailors or seamstresses
- Veterinarians
- Window cleaning



We'll have to think about it.

These are the types of risks that may need additional underwriting.

- Consultants (office exposures only)
- Funeral homes, cemeteries or crematories
- Mortgage brokers
- Photographers



It's us, not you.

Unfortunately, this type of risk isn't for us.

- Aerial photography
- Animal breeding
- Body piercing (except ear)
- Collection agencies
- Exotic animals or livestock
- Garbage hauling or clean-up of biohazardous materials
- Invasive aesthetics or permanent makeup
- Laser or x-ray treatments
- Security companies
- Software developers
- Tanning
- Tattooing
- Tour operations

A deeper look at our target segments

Construction and installation

Business and personal services

Wholesale

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Hospitality



Wholesale

Direct importing will be carefully reviewed



Love it.

These are the types of risks we like to see.

- Bakeries
- Clothing or accessories
- Floor coverings
- Grocery
- Non-alcoholic beverages
- Notions or housewares



We'll have to think about it.

These are the types of risks that may need additional underwriting.

- Building materials
- Furniture, household goods or appliances
- Garden supplies
- Hardware supplies
- Heating, air conditioning or refrigeration equipment
- Hobby supplies
- Non-critical auto parts
- Optical goods
- Precision equipment
- Radio, TV, audio/video equipment or electronic games
- Religious goods
- Sporting goods
- Stationery or paper products



It's us, not you.

Unfortunately, this type of risk isn't for us.

- Auction operations
- Chemicals, acids, petrochemicals, gases or explosives
- Direct importing of children's wear or toys
- Large or mainframe computer systems
- Lumber yards
- Motorized vehicles
- Pharmaceuticals
- Recycling, scrapyard or salvage operations
- Tobacco or vaping products

A deeper look at our target segments

Construction and installation

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Automobile trade

OAP#4 and P&C combined

Heavy vehicle repair
will be carefully reviewed

Tire storage will be carefully reviewed



Love it.
These are the types of risks we like to see.

- Auto appraisal services
- Oil or lube shops
- Repair garages



We'll have to think about it.
These are the types of risks that may need additional underwriting.

- Auto parts or accessories
- Automobile body or glass shops
- Car washes
- Gas stations
- Specialty shops
- Used car dealers



It's us, not you.
Unfortunately, this type of risk isn't for us.

- Mobile, bus or large transport repair
- New car dealerships or car rentals (short- or long-term leases)
- Recreational vehicles or motorcycles
- Service bays with customer access
- Tire retreading
- Towing contracts
- Unapproved spray booths
- Vintage, classic or performance vehicles

A deeper look at our target segments

Construction and installation

Business and personal services

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Manufacturing

Products' end use will be carefully reviewed



Love it.

These are the types of risks we like to see.

- Light metal products, including:
 - Machine shops
 - Metal stamping
 - Tool and die shops
- Printers or book binding
- Slate milling, cutting, stone polishing or grinding



We'll have to think about it.

These are the types of risks that may need additional underwriting.

- Clothing or accessories
- Cement, concrete, brick or clay products
- Electrical equipment (radio, TV, audio/video)
- Food products or processing
- Furniture or household goods
- Musical instruments
- Non-critical auto parts
- Optical
- Plumbing supplies
- Wood products (fully protected risks)



It's us, not you.

Unfortunately, this type of risk isn't for us.

- Alarm or fire suppression systems
- Cellphones' large or mainframe computer systems
- Chemicals, acids, petrochemicals, gases or explosives
- Critical operating parts for motor vehicles
- Foundries
- Liquor distilling, tobacco or vaping products
- Meat or poultry rendering; fresh fish or food oils, stockyards
- Medical equipment or pharmaceuticals
- Protective equipment or sporting goods
- Sawmills, logging or paper mills
- Transportation, elevator, agricultural or industrial equipment

A deeper look at our target segments

Construction and installation

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Retail

Hospitality



Health services

Providers must be certified and licensed

Professional liability available for:

Optometrists
Opticians
Audiologists
Hearing aid services



Love it.

These are the types of risks we like to see.

- Audiologists or hearing aid services
- Dentists, orthodontists, periodontists, dental laboratories or denturists
- Dermatologists
- Doctors, surgeon specialists, registered nurses or anesthetists
- Obstetrician-gynecologists (OB/GYNs)
- Optometrists, opticians or ophthalmologist
- Paramedical services (acupuncturists, chiropractors, registered massage therapists, psychologists, podiatrists, etc.)



We'll have to think about it.

These are the types of risks that may need additional underwriting.

- Hypnotherapists
- Nutritionists
- Outpatient medical clinics or services
- Radiation specialists



It's us, not you.

Unfortunately, this type of risk isn't for us.

- Abortion facilities
- Hospitals or sanitariums
- Inpatient facilities & Group Homes
- Laser treatments
- Medical health laboratories
- Radioisotope applications

A deeper look at our target segments

Construction and installation

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Hospitality



Realty

Newer buildings (or fully updated)
Masonry or better construction preferred



Love it.
These are the types of risks we like to see.

- Low rise office buildings
- Single occupancy mercantile occupancies



We'll have to think about it.
These are the types of risks that may need additional underwriting.

- Manufacturing or industrial occupancies
- Condominiums
- Residential occupancies



It's us, not you.
Unfortunately, this type of risk isn't for us.

- Row housing
- Student residences or rooming houses
- Large market buildings such as flea markets
- Vacant buildings

A deeper look at our target segments

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Hospitality



Retail

Direct Importing and any repackaging or re-labelling will be carefully reviewed



Love it.
These are the types of risks we like to see.

- Small, locally owned shops
- Bakeries and delis
- Frozen foods
- Clothing stores



We'll have to think about it.
These are the types of risks that may need additional underwriting.

- Hardware stores
- Convenience stores
- Department stores
- Grocery stores
- Furniture stores
- Electronic stores



It's us, not you.
Unfortunately, this type of risk isn't for us.

- Fuel dealers
- Pawn brokers
- Liquidation stores
- Flea markets
- Firearms, ammunition, explosives

A deeper look at our target segments

Construction and installation

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Retail

Hospitality



Hospitality

Three years ownership experience
Newer or fully updated buildings



Love it.
These are the types of risks we like to see.

- Locally owned family restaurants



We'll have to think about it.
These are the types of risks that may need additional underwriting.

- Licensed restaurants
- Bed and breakfasts (not Air bnb)
- Catering
- Locally owned motel/hotel



It's us, not you.
Unfortunately, this type of risk isn't for us.

- More than 25% in liquor sales
- Live entertainment
- Parlours, beer gardens or pub type establishments
- Resorts
- Camps and shelters