

# 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



### Our target segments

Click on the button for details on each segment.

### 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
- No more than two claims within the last five years (subject to underwriter review)
- Minimum three years of similar experience
- Continuous insurance (except for new business ventures)
- Risks in well-maintained buildings that are at least 75% occupied

### Segments we don't write

- Agriculture/farm
- Logging/lumbering
- Fishing/hunting
- Mining/quarrying
- Oil or gas production
- Utilities
- Government services
- Aerospace or railway

### 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

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



## 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



## 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



## 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



## 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
- Elevators or escalators
- Lottery ticket printing
- Foundries
- Liquor distilling, tobacco or vaping products
- Meat or poultry rendering; fresh fish or food oils
- Medical equipment or pharmaceuticals
- Paint, varnish, lacquer, ink, rubber or plastics (raw material)
- Protective equipment or sporting goods
- Ready-mix concrete or roofing materials
- Rubber reclaiming recycling
- Sawmills, logging or paper mills
- Stockyards
- Transportation, agricultural or industrial equipment

# A deeper look at our target segments



## 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
- Laser treatments
- Medical health laboratories
- Radioisotope applications
- Social services or associations/agencies for advocacy, planning or research