

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.

What we write

Our target segments



**Construction and
installation**



Automobile trade



**Business and
personal services**



Manufacturing



Wholesale



Health services

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.



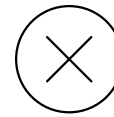
Love it.

These are the types of risks we like to see.



We'll have to think about it.

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



It's us, not you.

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



Construction and installation

Must be licensed to operate by appropriate authorities

E&O available for select classes

- 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

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

- 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



Business and personal services

Professional liability available for:

- Veterinarians
- Funeral homes
- Beauty salons
- Barber shops

- 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

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

- 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



Wholesale

Direct importing will be carefully reviewed

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

- 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

- 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

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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

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

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

- 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



Manufacturing

Products' end use will be carefully reviewed

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

- 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)

- 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



Health services

Providers must be certified and licensed

Professional liability available for:

- Optometrists
- Opticians
- Audiologists
- Hearing aid services

- 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.)

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

- Abortion facilities
- Hospitals or sanitariums
- Inpatient facilities
- Laser treatments
- Medical health laboratories
- Radioisotope applications
- Social services or associations/agencies for advocacy, planning or research