

# Ontario Target Markets

BROKER USE ONLY



## Manufacturing & Resources

<b>Food &amp; Beverage</b>	Dairy • Frozen Food • Canning • Coffee, Tea & Spice • Bakery & Confectionery • Non- alcoholic Beverages • Craft Breweries • Animal Feed
<b>Primary &amp; Fabricated Metals</b>	Tool & Die • Sheet Metal • Stamping & Fabricated Products • Structural Steel • Light Metal Products Rolling & Metal Extrusion
<b>Non-Critical Auto Parts</b>	Reefers • Accessories • Auto & Truck Operating Parts
<b>Other</b>	Wood products
<b>Printing</b>	Small & Medium Commercial Printers
<b>Cement &amp; Concrete</b>	Cement • Concrete • Stone Products • Non-structural (non- foundational or forming)
<b>Machinery &amp; Equipment</b>	Cable & Electrical Wiring • Heating & Cooling Equipment • Industrial & Commercial Machinery • Tools & Precision Equipment • Electronics • Hardware Plumbing Supplies & Electrical

### Wholesale, Resources & Storage

<b>Food &amp; Beverage</b>	Meat, Fish & Poultry • Fruits & Vegetables
<b>Building &amp; Garden</b>	Marble & Clay • Decorative Stones
<b>Machinery &amp; Equipment</b>	Cable & Electrical Wiring • Electronics • Industrial & Commercial Machinery • Hardware & Plumbing • Heating & Cooling Equipment • Tools & Precision Equipment • Supplies
<b>Printing</b>	Small & Medium Commercial Printers
<b>Cement &amp; Concrete</b>	Cement • Concrete • Stone Products
<b>Agriculture</b>	Grain Farms • Cash Crops Grain Elevators • Seed Cleaning Plants



## Construction & Contracting

<b>Project Construction</b>	New Infrastructure • Highway, Street & Road • Commercial, Institutional, Office & Retail Building • Warehouses • High Rises, Townhouses & Apartments • Manufacturing Facilities & Industrial Plazas
<b>General Contractors</b>	Building Contractors – Commercial, Residential, Institutional & Industrial • New Construction & Additions
<b>Electrical Contractors</b>	Millwrights • Electrical Contractors - Residential & Commercial
<b>Infrastructure</b>	Communication Installation • Pipelines • Earth Moving
<b>Building Envelope</b>	Concrete Formers • Masonry & Stonework • Metal Doors, Windows, Awnings & Aluminum Sidings
<b>Interior Finishing Contractors</b>	Drywall & Painting • Carpentry
<b>Other</b>	Swimming Pool Contractor • Fumigation Contractor



## Consumer & Business Services

<b>Consumer and Business Services</b>	Household Goods Repair • School Buses • Auto Maintenance & Repair • Accounting & Bookkeeping Services • Parts & Supplies Dealers • Photography
<b>Business Services</b>	Unions • Professional Clubs & Associations • Advertising Agencies & Public Relations Firms • Multimedia & Graphic Design Services • Software Developers & Data Management Services • Architects • Accountant, Lawyers & Consultants • Land Surveyors & Geophysical Services
<b>Real Estate</b>	Industrial Plazas • Office Buildings



## Transportation & Logistics

<b>Private Carriers</b>	Manufacturing • Retail • Services • Wholesale
<b>Bulk &amp; General Cargo</b>	Consumer Goods • Dry Foods • Electronic Products • Auto Parts & Accessories • Paper & Paper Products • Liquid & Dry Bulk
<b>Flat Deck Cargo</b>	Machinery • Lumber Products • Roadwork & Maintenance Equipment • Metal & Metal Products
<b>Large &amp; Heavy Cargo</b>	Construction Equipment • Heavy Machinery • Over-Dimensional & Over-Sized Loads*
<b>Specialized Cargo</b>	Hazardous Goods* • Vehicle Haulers* • High-Value Specialty Goods* • Medical Machinery & Supplies • Pharmaceutical Products • Miscellaneous Containerized Freight • Livestock
<b>Temperature-Sensitive Cargo</b>	Meat, Poultry & Seafood • Dairy & Dairy Products • Frozen & Fresh Packaged Foods • Beverages • Fresh Produce • Flowers

\*Coverage for select commodities is only available to fleets with 5+ power units.



## Health, Education & Social Services

<b>Health Services</b>	Medical Clinics & Health Specialties • Medical Laboratories • Veterinarians
<b>Education &amp; Instruction</b>	Colleges & Universities • Summer Camps • Trade & Vocational Schools • Private Schools • Day Cares & Nurseries • Dance Instruction
<b>Social Services</b>	Community Living & Group Homes • Social Counseling & Consulting Services • Health Societies & Charitable Organizations • Nursing Homes & Senior Care Facilities • Special Interest Groups • Cultural & Religious Institutions

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## Small Business

### Aligns with Mid-Market appetite

Qualifying criteria:

- Less than or equal to \$5M in revenue (\$3M for Manufacturing and Contracting)
- Less than or equal to \$10M in TIV (\$5M per location)
- Canadian locations only
- Maximum four vehicles

### Non-Target Classes

Banquet Halls • Bars & Taverns Car Rental • Commercial Plumbing Fuel Dealers & Delivery • High Hazard Operation, Occupancy, and Product • Home Inspectors • Hotels & Motels • Property Managers • Residential Realty • Roofers • Taxis & Limos



## Technical Risk

Revenue: Greater than \$100M TIV: Greater than \$100M

### Target Risk Profile

Casualty for Manufacturing & Resources • Primary or Excess Property for Manufacturing & Resources • Specialty Construction • Construction Practice Policies and Project Specific business for Repeat and Supporting clients • Excess Property & Excess Casualty • Fairfax Related Business

## Cyber Risk, E&O, and D&O

Executive & Professional Solutions\* and Ontario Region\*\*

### Traditional

Lawyers<sup>†</sup> • Notaries • Insurance Agents & Brokers • Restricted Insurance Agents<sup>†</sup> • Real Estate Agents

### Miscellaneous

Management Consultants • Employment Agencies • Property Managers • Travel Agents<sup>†</sup> • Tour Operators<sup>†</sup> • Regulatory Bodies, Colleges & Educational Institutions • Golf & Country Clubs • Commercial Printers<sup>†</sup> • Professional & Business Associations • Event Planners • M&A Consultants • Manufacturers • Construction Developers & Project Manager

### Multimedia & Technology

Advertising Agencies • Market Research & Consulting • Public Relations • Publishers • Software Developers • Consultants • Graphic Design • Website Design and Hosting • Integration Services • Value Added Re-Sellers • Application Service Providers

### Health, Education & Social Services

Health Societies • Nursing Homes • Long Term Care • Group Homes • Community Living • Rehabilitation Centres • Community Centres • Occupational/Industrial Health • Educational Institutions

<sup>†</sup> Indicates appetite for Executive & Professional Solutions only

\* Services all monoline specialty accounts, excess and for-profit D&O accounts, larger E&O and non-profit D&O accounts (over \$10M in revenue), as well as cyber (over \$25M in revenue or up to \$5M policy limit)

\*\* Services small and straight forward E&O, non-profit D&O (\$10M or less in revenue), and cyber (up to \$25M in revenue or \$1M policy limit)

## HAVE QUESTIONS?

Contact your Business Development Manager or use our service mailboxes:

### All New Business Submissions:

#### Market Reservation:

MR.Ontario@nbfc.com | 1.855.620.6262

### Service Requests:

- ✓ **Mid-Market:** Service.Ontario@nbfc.com
- ✓ **Agri Business:** Service.Ontario@nbfc.com
- ✓ **T&L:** ServicesUnit@nbfc.com
- ✓ **Small Business:** GO.Ontario@nbfc.com | 1.855.627.6262
- ✓ **Technical Risk, Marine & Specialty Risk:** Send directly to your underwriter
- ✓ **Executive & Professional Solutions:** service.eps@nbfc.com

**eDocs Support:** edocsupport@nbfc.com

#### Claims:

OntarioClaims@nbfc.com | 1.855.621.6262

**Billing:** billing@nbfc.com | 1.800.797.4281

#### Risk Services:

riskassist@nbfc.com | 1.833.692.4111

**Broker Education:** education@nbfc.com

#### Broker Resources:

www.northbridgeinsurance.ca/broker-resources