Western Target Markets

Manufacturing & Resources

Food & Beverage	Dairy • Canning • Frozen Food • Breweries • Non-alcoholic Beverages • Coffee, Tea & Spice • Bakery & Confectionary		
Printing	Small & Medium Commercial Printers		
Fabricated Metal Products	Stamping & Fabricated Products • Tool & Die Structural Steel • Light Metal Products • Sheet Metal • Machine Shops		
Concrete & Products	Concrete Products • Stone Products • Ready-mix Concrete • Brick & Clay		
Machinery & Equipment	Electronics • Heating & Cooling Equipment • Industrial & Commercial Machinery • Precision Equipment • Boilers & Pressure Vessels		
Consumer Goods	Electrical Appliance • Equipment for Restaurants, Hotels, Offices, or Stores • Glassware Manufacturing		
Wholesale, Resources & Storage			
Food & Beverage	Fruits & Vegetables • Non- alcoholic Beverages • Meat, Fish & Poultry		
Auto Parts	Operating Parts • Trailers & Camper Units		
Building & Garden	Decorative Stones • Supplies • Marble & Clay		
Resources	Seismic Exploration • Logging & Lumbering • Natural Gas Distribution		
Machinery & Equipment	Industrial Machinery • Heating & Cooling Equipment • Hardware & Plumbing Supplies		
Fabricated Metal Products	Metal excluding Scrap Metal		
Commercial & Industrial	Low to Moderate Hazard Chemicals • Medical & Scientific Supplies • Low Hazard Drugs • Office Machines & Commercial Equipment • Beauty Supplies • Marine Supplies • LPG Gases		
Consumer Goods	Accessories • Dinnerware • Cameras Hearing Aids & Eye Glasses • Clothing excluding Infants' Wear		
	extend and g in a new road		

Project Construction	Multi-Family Residential • Commercial Buildings • New Infrastructure • Highway, Street & Road • Manufacturing Industrial, Institutional Facilities • Sewer & Watermain		
General Contractors	Commercial & Residential • New Construction, Renovations, Retrofits		
Sub- Contractors	Commercial, Industrial & Residential Electricians • Millwrights • Power Line Construction • Drywall & Painting • Carpentry • Concrete Placing, Forming, and Finishing		
Earth Moving	Road Building • Excavation & Land Grading		
Oilfield Contractors	Well Service Contractors • Lease Site Preparation • Reclamation • Equipment Rental • Crane & Winch Services • Field Welders		
Other	Drilling, Well Digging, Shaft • Sinking (excl. Oil & Gas) • Concrete Formers		

Transportation & Logistics

Bulk & General Cargo	Consumer Goods • Dry Foods • Electronic Products • Auto Parts & Accessories • Paper & Paper Products • Agricultural Products
Large & Heavy Cargo	Heavy Machinery • Oilfield Equipment • Construction Equipment
Temperature- Sensitive Cargo	Meat, Poultry & Seafood • Frozen Foods • Dairy & Dairy Products • Fresh Produce • Flowers • Beverages
Flat Deck Cargo	Machinery • Lumber Products • Roadwork & Maintenance Equipment • Metal & Metal Products
Specialized Cargo	Oilfield-related Products • High-value Specialty Goods • Pharmaceutical Products • Livestock • Miscellaneous Containerized Freight • Medical Machinery & Supplies
Courses for a start of a second	e altaise de la sub-constituite de la sub-contais Els la sub-constituite

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

Consumer & Business Services

Consumer Services	Parts & Supplies Dealers • Pharmacies • Automotive Repair Garages and Specialty Shops • Household Goods Repair • Accounting & Bookkeeping Services • Community Centres
Business Services	Professional Clubs & Associations • Tool & Equipment Rental • Accountants, Lawyers & Consultants • Geophysical Services & Land Surveyors • Engineers • Architects • Bakeries • Funeral Homes
Real Estate	Industrial Plazas • Office Buildings • Retail (Building Owner's Risk only)



Health Services	Industrial and Well Site First Aid Attendants • Hearing Aid Services • Nursing Homes & Senior Care Facilities • Optometrists & Opticians • Veterinarians		
Education & Instruction	Dance, Music, Art, & Gymnastic Schools • Colleges & Universities • Day Cares & Pre-Schools • Trade or Vocational Schools • Private Schools		
Social Services	Community Living & Group Homes • Places of Worship • Special Interest Groups • Health Societies & Charitable Organizations • Cultural & Religious Institutions • Social Counseling & Consulting Services		



Western Target Markets



Small Business

Our small business product is aligned with our Mid-Market appetite. Risks fitting the below definition may qualify for our small business product:

- 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

Decline	Bars & Taverns • Roofers • Taxis
Classes	• Plumbing • Residential Realty

Technical	Risk

Revenue: Greater than \$100M
Single locations TIV: Greater than \$100M
Higher hazard classes

Property	Renewable Policies (Property, CEF, etc) Manufacturing • Mining • Well Producing Ops • Drilling Contractors • Well Servicing • Pipelines • Electric Light Power Companies • Gas Companies - Natural Gas Retail • Warehousing
Liability	Wrap Ups • Manufacturing • Mining

Wrap Ups • Manufacturing • Mining • Pipelines

E&O, D&O and Cyber Risk

Executive & Professional Solutions and Regional Appetite				
Traditional	Lawyers • Notaries • Insurance Agents & Brokers • Real Estate Agents			
Miscellaneous	Adjusters • Management Consultants • Employment Agencies • Property Managers • Travel Agents • Tour Operators • Golf & Country Clubs • Commercial Printers • Professional & Business Associations • Manufacturers • Event Planners • Regulatory Bodies, Colleges & Educational Institutions			
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 & Social Services	Health Societies • Nursing Homes • Long Term Care • Group Homes • Community Living • Rehabilitation Centres • Community Centres • Occupational/Industrial Health			

Want to learn more?

Contact your Business Development Manager or Market Reservation at:

1.8	55.	62	0.	62	62
1.0	55.	02	\sim .	2	02

MR.Western@nbfc.com



