Ontario Target Markets



Manufacturing & Resources

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

Wholesale.	Resources	&	Storage
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Electrical

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



Construction & Contracting

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



Consumer & Business Services

Consumer and Business Services	Household Goods Moving • School Buses • Auto Maintenance & Repair • Accounting & Bookkeeping Services • Parts & Supplies Dealers • Photography
Business Services	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
Real Estate	Industrial Plazas • Office Buildings



Transportation & Logistics

Private Carriers	Manufacturing • Retail • Services • Wholesale
Bulk & General Cargo	Consumer Goods • Dry Foods • Electronic Products • Auto Parts & Accessories • Paper & Paper Products • Liquid & Dry Bulk
Flat Deck Cargo	Machinery • Lumber Products • Roadwork & Maintenance Equipment • Metal & Metal Products
Large & Heavy Cargo	Construction Equipment • Heavy Machinery • Over-Dimensional & Over- Sized Loads*
Specialized Cargo	Hazardous Goods* • Vehicle Haulers* • High-Value Specialty Goods* • Medical Machinery & Supplies • Pharmaceutical Products • Miscellaneous Containerized Freight • Livestock
Temperature- Sensitive Cargo	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

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

& Religious Institutions



Ontario Target Markets



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

Operating domestically or globally with total revenue over \$200M or businesses requiring complex policy structures.

Target Risk Profile

Manufacturing • Commercial Real Profle Estate • Energy • Forestry • Public Sector • Education • Construction and Contracting

Cyber Risk, E&O, and D&O

Executive & Professional Solutions* and Ontario Region

Traditional

Lawvers • Notaries • Insurance Agents & Brokers • Restricted Insurance Agents • Real Estate Agents

Miscellaneous Management Consultants • Employment Agencies • Property Managers • Travel Agents • Tour Operators • Regulatory Bodies, Colleges & Educational Institutions • Golf & Country Clubs • Commercial Printers • 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

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

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Billing: billing@nbfc.com | 1.800.797.4281

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Broker Education: education@nbfc.com education.northbridgeinsurance.ca

Broker Resources:

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^{*} Services all monoline specialty accounts, all private D&O accounts, and all excess E&O. D&O and Cyber accounts.