

Ontario Target Markets

BROKER USE ONLY



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 & Electrical

Wholesale, Resources & Storage

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 Repair • 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

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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[†] • 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

[†] 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:

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Broker Education: education@nbfc.com

Broker Resources:

www.northbridgeinsurance.ca/broker-resources