



Consumer & Business Services

Business Services	Advertising Agencies • Project & Organizational Managers and Consultants • Marketing Consultants • Information Technology Consultants & Hardware Integration Services • Web Designers • Professional Associations • Geophysical Services & Land Surveyors • Commercial Cleaning & Maintenance Services (windows, kitchen equipment, etc.)
Real Estate	Office Buildings • Real Estate Management • Realty: Multi-occupancy
Consumer Services	Funeral Homes • Horticultural Services • Household Goods Repair • Light Vehicle Repair Garages • Pharmacies • Retail Copy & Print Services • Tools & Equipment Rentals • Pet Retail & Services (incl. grooming and day-care) • Self-Serve Car Wash • Travel Agencies
Retail	Pre-owned Auto Dealerships • Recreational Vehicle Dealerships • Garden & Landscaping Tools and Equipment • Clothing & Homeware Stores • Grocery & Specialty Food Stores

Non-Target Business

Liquor Liability • Motels • Resort Properties • Driving Schools • Dry-Cleaning & Laundromat Facilities



Health, Education & Social Services

Education & Instruction	Colleges and Trade Schools • Private Schools • Day Care & Nurseries • Private Tutoring & Extended Learning Institutions • Dance, Music & Art Schools
Health Services	Veterinarians • Ambulance Services • Audiologists • Health Societies • Opticians • Healthcare Offices & Clinics
Social Services	Social Counselling • Charitable Organizations • Youth and community support groups and programs

Non-Target Business

Municipal Services (incl. Garbage Collection) • Laboratories • Clinics performing blood collection services



Manufacturing & Resources

Agricultural	Fruit • Vegetable • Grain
Stone Construction Products	Stone, Concrete & Clay Bricks • Patio Stones & Pavers • Countertops • Ornamental Products • Interior Floor & Wall Tiles
Fabricated Metals	Heavy Equipment Attachments • Entry & Garage Doors • Industrial Railing & Stair Systems • Decorative Fences, Gates & Deck products • Commercial Signs & Posts • HVAC Sheet Metal Ductwork • Home & Garden Tools
Food & Beverage	Non-Alcoholic Beverages • Bakeries • Canning • Frozen Food • Grains • Breweries • Distilleries • Coffee & Tea
Other Products	Ceramic Homeware & Construction Products • Glassware • Promotional Products, including screen-printing • Research & Development of non-medical products
Wholesale, Resources & Storage	Freight Brokers • General Warehousing & Storage • Dry Goods Wholesale • Marine Supply Wholesale • Beverage Wholesale

Non-Target Business

Recycling & Composting Facilities • Critical Auto Parts - Manufacturing & Wholesale • Fresh Seafood Processing • Plastic Product Manufacturing • Risks with USA installation work • Sawmills • Scrap Metal Wholesale • Wood Product Manufacturing • Cannabis Product Manufacturing & Wholesaling • Hog Farms • Chicken Farms



Construction & Contracting

Project Construction	New Home Construction • Building Renovations: Commercial, Industrial & Institutional • Highway, Street & Road • New & Retrofit Infrastructure • New Building Construction: Commercial, Industrial & Institutional
Heavy Civil	Road Builders • Wharf Construction • Breakwater Construction
Interior & Exterior Finishing Contractors	Carpentry • Drywallers • Painters • Interior Design & Staging • Landscaping • Paving: Driveways & Parking Areas
Contractors	General Contractors • Electrical • Mechanical • Concrete • Excavation • Structural Steel Erection
Others	Water Well Development • Industrial Cleaning Contractors • Solar Panel Installers

Non-Target Business

Blasting Contractors • Crane Operators/Rentals • Demolition Contractors • Environmental Contractors • Plumbers • Railroad Construction & Servicing • Roofing Contractors • Snow Removal • Sprinkler System Installers • Standalone COC and Wrap Up • Underground Cable Installation • Traffic Control • Swimming Pool Installation



Technical Risk

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

Target Risk Profile	Manufacturing • Commercial Real Estate • Energy • Forestry • Public Sector • Education • Construction and Contracting
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Transportation & Logistics

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

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



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 nine vehicles

Non-Target Classes	Bars & Taverns • Hotels & Motels • Recycling and Garbage Removal Operations • High Hazard Operation, Occupancy, and Product • Passenger Hazard Automobile • Residential Realty • Seasonal Operations
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E&O, D&O and Cyber Risk

Executive & Professional Solutions and Regional Appetite

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

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

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

Personal Lines and Onyx

Alongside our commercial insurance offerings, we can help protect your client's personal assets and liabilities. Our multi-tiered approach for home and auto focuses on retail and employer group plans.

Retail contracted brokers can submit submissions or product questions directly to their team lead.

Northbridge Insurance Onyx is an all-inclusive product targeting high net worth clients, providing tailored coverages with a solution-oriented underwriting approach. It offers personalized products for their primary and seasonal homes, vehicles, fine arts, jewellery, collections, and liability coverage including Umbrella protection.

Contracted brokers with Onyx can submit submissions or product questions by emailing nbonyx@nbfc.com.

HAVE QUESTIONS?

Contact your Business Development Manager or use our service mailboxes:

All New Business Submissions:

Market Reservation:
MR.Atlantic@nbfc.com | 1.855.620.6262

Service Requests:

- ✓ **Mid-Market:** Service.Atlantic@nbfc.com
- ✓ **Agri Business:** Service.Atlantic@nbfc.com
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