



Manufacturing & Resources

Manufacturing & Wholesale

Kitchen, Building & Garden	Decorative Stones • Supplies • Marble & Clay • Cabinetry
Warehousing or Storage	Warehousing • Repackaging • Cold Storage
Food & Beverage	Dairy • Canning • Frozen Food • Breweries • Non-alcoholic Beverages • Coffee, Tea & Spice • Bakery & Confectionary • Wineries
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

Resources

Natural Resources	Seismic Exploration • Logging & Lumbering • Natural Gas Distribution
Commercial Farms	Targeting mid to large size farms (\$150,000+ in revenue generated from farming operations) • Farm - Dairy • Farms - Cattle • Farms - Poultry • Farms - Fruit/Vegetable • Grain • Custom Farming Operations
Agri-Business	Farm Produce Packing & Sales • Seed Plants & Processors • Fruit & Vegetable Cold Storage • Agricultural Product Warehousing



Construction & Contracting

General Contractors	Commercial & Residential • New Construction, Renovations, Retrofits • Multi-Family Residential • Manufacturing, Industrial, Institutional Facilities
Sub-Contractors	Commercial, Industrial & Residential Electricians • Millwrights • Power Line Construction • Drywall & Painting • Carpentry • Concrete Placing, Forming, and Finishing • Equipment Rental • Crane & Winch Services • Drilling & Well Digging
Road Building & Heavy Civil	Road Building • Excavation & Land Grading • Sewer & Watermain
Oilfield Contractors	Vac Trucks/Pressure Trucks • Pipeline Gathering System Contractors • Lease Site Preparation • Reclamation • Field Welders
Project Construction	Appetite follows Contracting appetites listed above.



Consumer & Business Services

Consumer Services	Parts & Supplies Dealers • Pharmacies • Automotive Repair Garages and Specialty Shops • Retail chains • Grocery Stores • Self Storage • Retail Cannabis • Community Centres • Tool & Equipment Rental • Building & Home Improvement Centres • Fuel Dealers
Business Services	Accountants, Lawyers & Consultants • Surveyors, Engineers, Architects • Bakeries • Funeral Homes • Professional Clubs & Associations
Real Estate	Commercial Realty incl. Industrial Plazas • Office Buildings • Retail strip malls



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

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



Health Care, Education, Social Services & Senior Care

Health Care	Optometrists & Opticians • Veterinarians • First Aid Attendants • Hearing Aid Services • Clinics
Education	Dance, Music, Art, & Gymnastic Schools • Colleges & Universities • 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 • Day Cares & Pre-Schools
Senior Care	Long Term Care, Assisted Living, Senior Care Facilities



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 • Roofers • Taxis • Plumbing • Residential Realty
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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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Cyber Risk, E&O, and D&O

Executive & Professional Solutions* and Regional Appetite

Traditional	Lawyers • Notaries • Insurance Agents & Brokers • Restricted Insurance Agents • Real Estate Agents
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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
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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
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Health, Education & Social Services	Health Societies • Nursing Homes • Long Term Care • Group Homes • Community Living • Rehabilitation Centres • Community Centres • Occupational/Industrial Health • Educational Institutions
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* Services all monoline specialty accounts, all private D&O accounts, and all excess E&O, D&O and Cyber accounts.

HAVE QUESTIONS?

Contact your Business Development Manager or use our service mailboxes:

All New Business Submissions:

Market Reservation:

MR.Western@nbfc.com | 1.855.620.6262

Service Requests:

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

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