

# OUR SMALL & MEDIUM ENTERPRISE COMMERCIAL INSURANCE APPETITE

As your committed commercial insurance partner, we're invested in your success — so we're making it easier for you to write new business. [SME Pathway](#) (powered by Acturis) provides a streamlined approach to quoting and binding new small and medium enterprise P&C policies. There are over 500 eligible categories of businesses that are divided into nine segments. Below, we've outlined our segment appetite breakdown, including a sampling of eligible operations to help guide you as you begin using SME Pathway to quote and bind new business.

IF YOU NEED COVERAGE FOR THESE TYPES OF BUSINESSES...	AND THEY ARE QUALITY RISKS...	CONTACT US NOW!
<p><b>TARGET</b></p> <p><b>Contractors</b> Electricians, Carpenters, Doors / Windows / Siding Contractors, Floor Contractors, Masonry Contractors, Painters</p> <p><b>Health Services</b> Dentists, Physicians, Optometrists, Chiropractors, Physiotherapists</p> <p><b>Business &amp; Professional Services</b> Barrister's and Lawyers Office, Accountants, Photographers, Janitorial Services, Brokers of all types, including Insurance Brokers/Agents, Engineers</p> <p><b>Light Manufacturing</b> Metalworking shops, Clothing &amp; Fabric, Furniture, Food &amp; Beverage</p> <p><b>Warehousing</b> General non-hazardous storage</p>	<ul style="list-style-type: none"> <li>• Well-maintained and fully occupied buildings with recent updates</li> <li>• Strong risk management practices</li> </ul>	 <p>These <b>target risks</b> are typically quickest to bind.</p> <p><b>Quote and bind quickly and easily with <a href="#">SME Pathway</a></b></p>
<p><b>CORE</b></p> <p><b>Retail &amp; Automotive</b> Automobile Repair Garages, Automobile Paint and Body Shops, Drug Stores, Clothing, Department Store, Furniture, Grocery Store, Electronics, Gift &amp; Home Accessories, Public Museums, Art &amp; Artist Supplies</p> <p><b>Realty</b> Retail and Mercantile Building Owners, Office Building Owners, Real Estate Agents, Commercial &amp; Light Industrial Buildings</p> <p><b>Wholesale</b> Clothing, Metal Products, Stationery Goods, Household Goods, Electronics</p>	<ul style="list-style-type: none"> <li>• Minimal claims history</li> <li>• Full time, non-seasonal operations</li> <li>• Modern &amp; Well-Maintained Manufacturing Facilities &amp; Equipment</li> </ul>	 <p>We like these <b>core risks</b> and will write as much business as possible in these segments.</p> <p><b>Quote and bind quickly and easily with <a href="#">SME Pathway</a></b></p>
<p><b>LIMITED</b></p> <p><b>Hospitality &amp; Restaurant</b> Takeout Food Services, Unlicensed Restaurants</p>		 <p>We may write some of these <b>limited risks</b> but sometimes need to take a closer look.</p> <p><b>Start a quote in <a href="#">SME Pathway</a></b></p>



## UNDERWRITING RULES

Underwriting rules remain unchanged. As a reminder, they vary by specific operation, but can generally be defined to as:

- Canadian businesses with Canadian revenues
- Up to \$3,000,000 total insured value for frame construction locations
- Up to \$10,000,000 total insured value for all other construction locations
- Annual revenues up to \$5,000,000; except for Contractors which is \$3M (higher revenues may be acceptable via referral to underwriter)
- Commercial General Liability limits up to \$5,000,000 (higher limits may be available via referral to underwriter)
- Up to 10 locations
- No insurer-initiated cancellations, declines, or non-renewals within the past five years

We're all about building win-win solutions. If you have questions or if there's a piece of business that you're trying to place and it's not listed here, get in touch with your underwriter to discuss your options.

## HOW TO ACCESS SME PATHWAY TO QUOTE & BIND NEW BUSINESS

You can access [SME Pathway](#) on [Broker Extranet](#) in the left navigation menu, under the "Small and Medium Enterprise P&C" heading within the Customer Centre.

Economical Insurance policies are underwritten by Definity Insurance Company.

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