COMMERCIAL LINES APPETITE GUIDE

# An overview for brokers



beneva

People protecting people

# Bringing clarity to our commercial property and casualty appetite

This guide is built to make your job easier. It lays out the risks we like, the ones that may require a closer look at, and the ones that aren't a fit right now.

Your underwriter is one call or email away.

### A good fit for us looks like this:

- Operations in our target segments that run year-round in Canada (no U.S. or Quebec locations)
- Have had no cancellations for non-payment in the last five years
- Have at least three years of similar experience
- Have continuous insurance (new ventures aside)
- Are based in well-maintained buildings that are at least 75% occupied

### Segments we're not writing right now:

- Agriculture and farm
- Logging and lumbering
- Fishing and hunting
- Mining and quarrying
- Oil and gas production
- Utilities
- Government services
- Aerospace and railway

### Don't see the operation you're looking for?

Send us the submission anyway. We'll take a look and let you know.
Quick tip: press ctrl + f (Windows) or command + f (Apple) to search this guide for a specific operation.

## What we write

Click on the button for details on each segment.

| | | |
|---|---|---|
| Construction and installation | Business and personal services | Wholesale |
| Automobile trade | Manufacturing | Health services |
| Realty | Retail | Hospitality |

# A deeper look at our target segments

## Construction and installation

Operators must be licensed by the appropriate authorities.

E&O is available for select classes.

**Love to see it.**
Types of risks we like to see.

- Building construction or renovation
- Building contractors
  - Drywall
  - Flooring
  - Framing
  - Installation for windows, doors, siding or eaves
  - Insulation
  - Masonry
- Concrete workers
- Electricians (residential or commercial)
- HVAC contractors
- Painting contractors
- Sign installation

**Open to it.**
Risks your underwriter may need to review in more detail.

- Builder's risk (for contractors we insure)
- Carpentry contractors
- Exterior building cleaning
- Metal work (non-structural)
- Residential multi-unit building construction
- Landscaping

**Not for us right now.**
Risks we don't write.

- Alarm systems design/testing
- Chemical injections or logging/brush clearing of forested areas
- Fireproofing or extinguishing system work
- Heavy industrial, marine or greenhouse construction
- Hot work roofing
- New construction (over 5 storeys)
- Operations with blasting, underpinning, shoring or pile driving
- Operations with snow removal >25% of overall receipts, or clearing of municipal roads, sidewalks or hospitals
- Restoration or remediation
- Sewer, watermain, tunnel, bridge, road or rail work

# A deeper look at our target segments

## Business and personal services

Professional liability is available for:

- Veterinarians
- Funeral homes
- Beauty salons
- Barber shops

**Love to see it.**
Types of risks we like to see.

- Accountants, bookkeepers or financial planners
- Beauty salons or barber shops
- Building or landscape architects
- Household electronic or appliance repair
- Insurance brokers
- Interior designers
- Janitorial service or duct cleaning
- Lawyers
- Real estate agents offices
- Residential inspectors or appraisers
- Tailors or seamstresses
- Veterinarians
- Window cleaning

**Open to it.**
Risks your underwriter will want to review in more detail.

- Consultants (office exposures only)
- Funeral homes, cemeteries or crematories
- Mortgage brokers
- Photographers

**Not for us right now.**
Risks we don't write.

- Aerial photography
- Animal breeding
- Body piercing (except ear)
- Collection agencies
- Exotic animals or livestock
- Garbage hauling or clean-up of biohazardous materials
- Invasive aesthetics or permanent makeup
- Laser or x-ray treatments
- Security companies
- Software developers
- Tanning
- Tattooing
- Tour operations

# A deeper look at our target segments

## Wholesale

Direct importing risks get a closer look from underwriting.

**Love to see it.**
Types of risks we like to see.

- Bakeries
- Clothing or accessories
- Floor coverings
- Grocery
- Non-alcoholic beverages
- Notions or housewares

**Open to it.**
Risks your underwriter will want to review in more detail.

- Building materials
- Furniture, household goods or appliances
- Garden supplies
- Hardware supplies
- Heating, air conditioning or refrigeration equipment
- Hobby supplies
- Non-critical auto parts
- Optical goods
- Precision equipment
- Radio, TV, audio/video equipment or electronic games
- Religious goods
- Sporting goods
- Stationery or paper products

**Not for us right now.**
Risks we don't write.

- Auction operations
- Chemicals, acids, petrochemicals, gases or explosives
- Direct importing of children's wear or toys
- Large or mainframe computer systems
- Lumber yards
- Motorized vehicles
- Pharmaceuticals
- Recycling, scrapyard or salvage operations
- Tobacco or vaping products

# A deeper look at our target segments

## Automobile trade

OAP#4 and P&C are combined.

Heavy vehicle repair gets a closer look from underwriting.

Tire storage gets a closer look from underwriting.

| **Love to see it.**<br>Types of risks we like to see. | **Worth a closer look.**<br>Risks your underwriter will want to review in more detail. | **Not for us right now.**<br>Risks we don't write. |
|---|---|---|
| • Auto appraisal services<br>• Oil or lube shops<br>• Auto parts or accessories | • Automobile body or glass shops<br>• Car washes<br>• Gas stations<br>• Specialty shops<br>• Used car dealers<br>• Repair garages | • Mobile, bus or large transport repair<br>• New car dealerships or car rentals (short- or long-term leases)<br>• Recreational vehicles or motorcycles<br>• Service bays with customer access<br>• Tire retreading<br>• Towing contracts<br>• Unapproved spray booths<br>• Vintage, classic or performance vehicles |

# A deeper look at our target segments

## Manufacturing

We take a close look at how the end product is used.

**Love to see it.**
Types of risks we like to see.

- Light metal products, including:
  - Machine shops
  - Metal stamping
  - Tool and die shops
- Printers or book binding
- Slate milling, cutting, stone polishing or grinding

**Open to it.**
Risks your underwriter will want to review in more detail.

- Clothing or accessories
- Cement, concrete, brick or clay products
- Electrical equipment (radio, TV, audio/video)
- Food products or processing
- Furniture or household goods
- Musical instruments
- Non-critical auto parts
- Optical
- Plumbing supplies
- Wood products (fully protected risks)

**Not for us right now.**
Risks we don't write.

- Alarm or fire suppression systems
- Cellphones' large or mainframe computer systems
- Chemicals, acids, petrochemicals, gases or explosives
- Critical operating parts for motor vehicles
- Foundries
- Liquor distilling, tobacco or vaping products
- Meat or poultry rendering; fresh fish or food oils, Stockyards
- Medical equipment or pharmaceuticals
- Protective equipment or sporting goods
- Sawmills, logging or paper mills
- Transportation, elevator, agricultural or industrial equipment

# A deeper look at our target segments

## Health services

Providers must be certified and licensed.

Professional liability is available for:

- Optometrists
- Opticians
- Audiologists
- Hearing aid services

**Love to see it.**
Types of risks we like to see.

- Audiologists or hearing aid services
- Dermatologists
- Doctors, surgeon specialists, registered nurses or anesthetists
- Obstetrician-gynecologists (OB/GYNs)
- Optometrists, opticians or ophthalmologist
- Paramedical services (acupuncturists, chiropractors, registered massage therapists, psychologists, podiatrists, etc.)
- Nutritionists

**Open to it.**
Risks your underwriter will want to review in more detail.

- Hypnotherapists
- Outpatient medical clinics or services
- Radiation specialists
- Dentists, orthodontists, periodontists, dental laboratories or denturists

**Not for us right now.**
Risks we don't write.

- Abortion facilities
- Hospitals or sanitariums
- Inpatient facilities & Group Homes
- Laser treatments
- Medical health laboratories
- Radioisotope applications

# A deeper look at our target segments

## Realty

Newer or fully updated buildings.

We prefer masonry or better construction.

| **Love to see it.**<br>Types of risks we like to see. | **Open to it.**<br>Risks your underwriter will want to review in more detail. | **Not for us right now.**<br>Risks we don't write. |
|---|---|---|
| • Office buildings<br>• Mercantile occupancies | • Manufacturing or industrial occupancies<br>• Condominiums<br>• Residential occupancies | • Row housing<br>• Student residences or Rooming houses<br>• Large market buildings such as flea markets<br>• Vacant buildings |

# A deeper look at our target segments

## Retail

Direct Importing and any repackaging or re-labelling will be carefully reviewed.



**Love to see it.**
Types of risks we like to see.

- Small, locally owned shops
- Bakeries and delis
- Frozen foods
- Clothing stores
- Furniture stores



**Open to it.**
Risks your underwriter will want to review in more detail.

- Hardware stores
- Convenience stores
- Department stores
- Grocery stores
- Electronic stores



**Not for us right now.**
Risks we don't write.

- Fuel dealers
- Pawn brokers
- Liquidation stores
- Firearms, ammunition, explosives

# A deeper look at our target segments

## Hospitality

At least three years of ownership experience.

Newer or fully updated buildings.



**Love to see it.**
Types of risks we like to see.

- Locally owned family restaurants



**Open to it.**
Risks your underwriter will want to review in more detail.

- Licensed restaurants
- Bed and breakfasts (not Air bnb)
- Catering
- Locally owned motel/hotel



**Not for us right now.**
Risks we don't write.

- More than 25% in liquor sales
- Live entertainment
- Parlours, beer gardens or pub type establishments
- Resorts
- Camps and shelters

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