

# 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](#) 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!
<b>TARGET</b> <b>Contractors</b> Electricians, Carpenters, Doors / Windows / Siding Contractors, Floor Contractors, Masonry Contractors, Painters <b>Business &amp; Professional Services</b> Lawyers' Offices, Accountants, Photographers, Janitorial Services, Brokers, including Insurance Brokers/Agents, Engineers <b>Health Services</b> Dentists, Physicians, Optometrists, Chiropractors, Physiotherapists <b>Light Manufacturing</b> Metalworking shops, Clothing & Fabric, Furniture, Food & Beverage <b>Warehousing</b> General non-hazardous storage	<ul style="list-style-type: none"> <li>• Well-maintained and fully occupied buildings with recent updates</li> <li>• Strong risk management practices</li> <li>• Minimal claims history</li> <li>• Full time, non-seasonal operations</li> <li>• Modern and well-maintained manufacturing facilities and equipment</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>
<b>CORE</b> <b>Retail &amp; Automotive</b> Automobile Repair Garages, Automobile Paint and Body Shops, Drug Stores, Clothing, Department Store, Furniture, Grocery Stores, Electronics, Gift & Home Accessories, Public Museums, Art & Artist Supplies <b>Realty</b> Residential Realty, Stand Alone Rentals, Retail and Mercantile Building Owners, Office Building Owners, Real Estate Agents, Commercial & Light Industrial Buildings <b>Wholesale</b> Clothing, Metal Products, Stationery Goods, Household Goods, Electronics		 <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>
<b>LIMITED</b> <b>Hospitality &amp; Restaurant</b> Takeout Food Services, Unlicensed Restaurants		 <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 vary by specific operation, but our appetite can generally be defined as:

- Canadian businesses with Canadian revenues (limited US sales can be considered with underwriter referral)
- Total Insured Value up to \$5,000,000 for frame construction, up to \$15,000,000 for all other construction
- Annual revenues up to \$20,000,000; except for Contractors which is \$5,000,000, and Renovation Contractors which is \$3,000,000. (Underwriter referral required for revenues over \$10,000,000)
- Commercial General Liability limits up to \$10,000,000 (higher limits may be available via referral to underwriter)
- Up to 25 locations (maximum 10 locations in SME Pathway)
- 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.

## VISIT SME PATHWAY TO GET STARTED

Visit **SME Pathway** to provide pricing and coverage summaries in minutes with **Fast Path**, then quote and bind new business. Don't forget the **credit score discount** — clients placing new business receive a 10-25% discount on their premium if they consent to use of their credit score.

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