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YOUR GUIDE TO INSURANCE SUCCESS. SINCE 1934

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What's inside a Chartered Insurance Professional designation?

PRINCIPLES DISCIPLINE ANTICIPATION

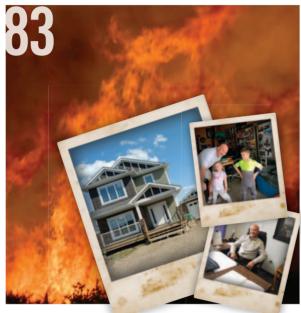
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CANADIAN







Mean Season

How many carriers are dumping their broker partners as market conditions get worse?

t's starting to get nasty out there.

Return on equity (ROE) figures, a measure of insurers' profitability, submarined to about 2% in 2019 Q1. As carriers struggle to return to underwriting profitability, they are playing favourites; that means cancelling contracts with brokers who don't deliver the kind of profitable business required by insurance company shareholders.

Carrier-brokerage contracts allow certain brokerages to sell the insurer's products to the public. If brokers have fewer contracts with insurers, that means less choice for consumers who are looking to have their cars and property covered.

It's hard to grasp the true scope of what's happening: No national database exists showing how many carriers are terminating their relationships with brokers. If nothing else, knowing the frequency would be a bellwether of just how tough market conditions are for brokers and, by extension, the public.

With this in mind, we conducted an online poll of our brokers subscribers. More than 200 brokers answered our survey, and we are grateful for such a large response. Detailed results are on Page 13, but here's a spoiler alert.

Just over half (53%) of the brokers who responded to our survey reported that they have had a carrier cancel a contract with them over the past year. About two-thirds of brokers who answered the question said they believed the contract was cancelled because of current market conditions. On average, brokers said the impact of the cancellation was of "moderate severity."

When asked for the carrier's stated reason for cancelling the contract, brokers most often answered that the company's loss ratio was the key factor. Lack of profitability was also cited frequently; a few times, carriers noted that they were closing shop in a certain line of business in the broker's area.

Perhaps most concerning in some cases was the absence of any reason the carrier simply cited a contractual right to terminate the contract. That's like breaking up with a partner via text message. At the very least, carriers should be communicating what is going on to their distribution channel: We owe our "valued partners" that much, don't we? cu

david@canadianunderwriter.ca



perspectives

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Why climate change might be worse than you think

The story: Today's climate models may not provide the most reliable estimates of the frequency and severity of tomorrow's severe weather, according to an atmospheric science professor at Pennsylvania State University.



Balter Hengstler says:

This is because, despite the best efforts of the climate eschatology department and the compliant media, weather is not related to climate.

John Branscombe says:

Two things are rarely mentioned in this discussion and both should cause us concern.

First, if the CO2 we dumped into our atmosphere was suddenly cut to zero completely, the average global temperature would continue to rise for many years before stopping and starting to fall. The "greenhouse effect" would not be "gone."

Secondly, if the rise in global temperature were to be halted in its tracks at current levels, the sea level would continue to rise. Glaciers and ice caps would continue to melt at current rates. The thermal expansion of the ocean water would continue to happen as atmospheric heat continued to be transferred to the seas.

Both of these should be kept in mind while some continue to deny the reality we face.

Robert Muir says:

Yet our Environment Minister Catherine McKenna writes on June 13, 2019 that "the observational record has not yet shown evidence of consistent changes in short-duration precipitation extremes across the country." And previously, Environment Canada scientists published in Atmosphere-Ocean that "single-station analysis shows a general lack of a detectable trend signal." It would be great to have Canadian Underwriter acknowledge the position of our Environment Minister and scientists in her department, as well as research on

How to make earthquake insurance sexy

future climate from McMaster University.

June 28

The story: Quebec's financial regulator is working with the P&C industry to make the earthquake insurance product more attractive to insurers, brokers and consumers.

Richard Frazao says:

A big part of the problem is the deductible. It's expensive. In many (most) policies, it's payable per event, which raises the issue of whether the initial earthquake or aftershock caused the damage...

In the current state, it might be cheaper (definitely safer) for many homeowners to reinforce their homes structurally rather than take the insurance...

Overall this effort is great, mostly because the biggest obstacle remains awareness of the risk in this region! But without product/cost improvements, even those who are aware don't or won't find the insurance particularly attractive.

Where do you invest first to grow your business: People or machines?



July 2

The story: Job satisfaction for employees is becoming a top priority, according to a study conducted on behalf of HSBC. This speaks to the value of people despite all the talk



about technology taking over certain jobs.

Phil Dynes says:

People with machine support. Technology is a huge tool to make people more efficient, but it is a tool.

Is your client covered for business interruption arising from terrorism?

The story: Some insurers are now covering non-damage costs and loss of attraction costs in terrorism coverage.

Olasupo Falana says:

Can I get reinsurance cover?



Aviva's new road safety campaign hits a bump in Toronto

June 27

The story: The City of Toronto said Aviva Canada didn't follow due process before posting signs showing risky intersections.

@LMVSLaw says:

Aviva's customers are in the cars. The company should focus on [their customers'] driving [habits] rather than shift responsibility to pedestrians to flap flags or bubble-wrap themselves to avoid becoming expensive claims to deny.

nology Commercial Auto

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BOILER & MACHINERY

Breaking down the coverage

Why boiler and machinery insurance goes far beyond what its name suggests

BY GREG MECKBACH, Associate Editor

ver shop at Canadian Tire for something other than tires? The concept is similar for boiler and machinery insurance. It's a category that encompasses a wider range of products than the name might suggest.

Boiler and machinery is the original term given to specialty insurance that covers any gaps or exclusions in the standard commercial property policy related to the explosion of boilers and pressure vessels, said Derrick Hughes, vice president of reinsurance at The Boiler Inspection and Insurance Company of Canada (BI&I).

"As technology evolved, it became known as 'equipment breakdown,' and included the additional perils of mechanical breakdown, electrical arcing and electronic breakdown," Hughes explains. It further evolved to cover other exclusions normally found within a

standard commercial property policy.

"If you are a broker looking to expand your business into boiler and machinery, then it is the same as for property insurance," says Abdur Malik, Toronto-based executive underwriter of engineering at Allianz Global Corporate & Specialty. "For example, if you want to insure a condo building, a condo building has a big boiler and heating, ventilation and air conditioning (HVAC)."



MERGER IN QUEBEC | JULY 15

Quebec's largest independent insurance brokerage, Lussier Dale Parizeau (LDP), merged with actuarial consulting firm Samson Consulting Group. Based in Terrebonne, Que., Samson offers employee benefits support services to medium and large companies, trade unions and professional associations



SEVERE PRAIRIE STORMS | JULY 15

Power lines toppled and roofs were ripped off buildings when hail and gusting winds of more than 100 km/h lashed the town of Eton, located in west-central Saskatchewan. A similar storm system spawned a twister near Crossfield, Alta., about 50 kilometres north of Calgary.



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For years, FM Global called equipment breakdown insurance what it is — equipment breakdown. But it seems the industry was so used to the terms "boiler and machinery," the name stuck.

"We found ourselves having to explain equipment breakdown all the time and we just surrendered and went back to boiler and machinery," says Brion Callori, the Rhode Island-based commercial insurer's senior vice president and manager, engineering and research.

Power generation is a major market for boiler and machinery insurance. That's because boiler and machinery insurance covers losses arising from breakdown of turbines, generators and transformers. Other clients looking for boiler and machinery include pulp and paper plants and the metals and mining industries.

Brokers seeking to take on more boiler and machinery business should consider the risks. Take a restaurant, for example, that relies on refrigeration and HVAC. A failure could result in property damage, business interruption, extra expense, or spoilage.

"If the restaurant relies on mechanical equipment such as a pasta maker for food preparation, the breakage of a moving part could lead to downtime and hefty transportation expenses, especially if the replacement part must be flown in from overseas," Hughes observes.

Another form of equipment breakdown may be a loose connection in an electrical panel. This could lead to severe arcing, leading to a shutdown or extra costs related to a back-up generator.

Finally, point-of-sale systems have very sensitive micro-circuitry. They could suddenly stop working without any visible evidence of a breakdown, says Hughes. Micro-circuitry appears in computer servers and electronic storage devices, as well as manufacturing equipment.

SURVEY SAYS... CANCELLING BROKER CONTRACTS As Canada's P&C insurance marketplace continues to tighten up, how many brokers have been cut loose by one or more of their carriers? Here's what 211 Canadian brokers told us: Has one of your markets Do you believe the reason the contract cancelled a contract with you was cancelled relates to the current market over the past 12 months? conditions (e.g. a hardening market?) How would you rate the severity of the impact of the cancelled contract on your brokerage? 5 Extremely Moderate Not at all Very Not Very Severe Severe Severity Severe Severe **19**% **20**% **17**% **16**%

"Imagine a stamping machine in which a microchip is controlled remotely," Malik says. "If that microchip malfunctions, the stamping machine might stop working and then the company might suffer a business interruption loss."

One recent trend in the boiler and machinery line is to cover losses when there is no apparent physical damage, said Malik. Property insurance usually requires physical damage to trigger coverage. But sometimes when equipment breaks down, there is no apparent physical damage to the microchip.

"Technology continues to drive business, and in response, equipment break-

down coverage is evolving," Hughes says. "With technology now the size of DNA, the presence of a mere speck of dust straddling computer circuits, when combined with humidity, can be corrosive to electrical components and cause equipment to simply stop working."

A major risk factor is poor operator training, said FM Global's Callori. An operator who has spent 20 years knows what to do if a piece of equipment breaks down. But what if that operator retires and is replaced by a new worker? "Clients will have emergency plans written up, but will people know how to react in the heat of the moment?" Cu



BROKERAGE HEADS NORTH | JULY 11

United States brokerage NFP acquired Toronto-based McLean Hallmark Insurance Group as part of NFP's strategy to expand into the Canadian market. With offices in Toronto, Markham, Mississauga and Halifax, McLean Hallmark offers several lines of specialty insurance.



TORNADO NEAR MONTREAL | JULY 12

An EF-1 tornado tore through a campground in Saint-Roch-de-l'Achigan, about 50 km north of Montreal, Que., snapping trees, toppling trailers and sending at least one injured man to hospital. Environment Canada confirmed wind speeds of between 135-175 km/h.





Retaining customers in a hardening market

nother hard market cycle is upon us. These changing market conditions have made insurers operate on a reduced capacity and customers deal with significant premium hikes. Even though the pains of a hard market cycle

are felt across the industry, it can put pressure on retention, prompting even long-term customers to shop around with the intention to switch insurance providers.

The role of the broker

That's why it's more important than ever to use the current period as an opportunity to double down on service. With customer retention never being more important, brokers could benefit from using a customer-centric approach, talking with their insurer partners and fostering closer relationships across the board.

Another key way to retain customers, especially in a hard market, is through loyalty programs. And for good reason too: LoyaltyOne's recent research study, The Loyalty Big Picture report (loyalty.com/loyalty-big-picture), found the following:

- 95 per cent of companies reported that their loyalty program members spend more than their non-members annually and 60 per cent of companies reported that loyalty customers spend two to three times more than non-members
- 57 per cent of loyalty members stated that the loyalty program impacts how often they shop with the brand; 54 per cent stated that the loyalty program impacts how much they spend with the brand
- 58 per cent stated that the loyalty program impacts their decision to spend with one brand over another.

The value of loyalty

One example of a loyalty program is the one offered by RSA and the AIR MILES® Reward Program. In a nutshell, customers can earn Miles when paying their monthly premiums.

"The idea behind loyalty marketing is to connect shoppers with what they need," says Jennifer McQuaig, General Manager at AIR MILES®. "By combining shopping behaviour, in this case, home, auto and small commercial insurance policies, with insights on shoppers' individual preferences, customers benefit while doing what they would do normally: in this case, making their monthly insurance payments."

The program has been made available since 2007 and has resulted in many customers choosing to remain with RSA when renewing their insurance policy.

"We're working hard with our broker partners to encourage and make it easy for their customers to take advantage of the loyalty program partnership," says Julia Carr, Vice President of Marketing at RSA. "We know that when customers earn AIR MILES® Reward Miles with us, they are more loyal and have better retention with RSA and their broker. More than that, brokers can also benefit through the association with a global brand like AIR MILES® and the credibility it brings to the table. It's a win-win for everyone."

In fact, 89 per cent of Canadians participate in at least one loyalty program and AIR MILES® is one of the most recognized, being used by 11 million Canadian households. To learn more about how you can retain your customers via the Program, visit rsabroker.ca.airmiles-rewards.



SOCIAL MEDIA

Insuring the influencers

Publishing content has taken a whole new direction on social media, and here's how insurance is keeping pace

BY JASON CONTANT, Online Editor

o you remember gathering around the TV in 1983 to watch the world premiere of Michael Jackson's Thriller?

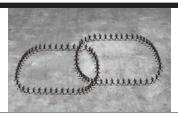
Media have certainly changed since then. More than three decades after Jackson thrilled us, Facebook, Twitter, Instagram, and YouTube now command our attention. Today, we gather around our phones to engage with "social media influencers." These modern-day celebrities have a substantial online following and are engaged by companies to promote a brand or product online (typically through video or written content). Insurance is keeping pace with the changing media landscape. "The coverage itself has been expanded from publishers' E&O," says Meghan Argier, an underwriter specializing in media and entertainment with Beazley Canada.

"It's interesting to track how the diffusion of content has changed from traditional means of publishing such as newspapers, magazines and books. You saw that shift to online posting, whether it's blogging or vlogging [blogs where the medium is video], and now it's the actual monetizing of that through social media influencers. It's still very new, but at its heart, they're still content creators and publishers of content."

"We're seeing more of these individuals, who are celebrities only because of their online presence and following — people engaged by companies to advertise. Influencers aren't just doing brand and product promotion: They are able to influence because they've created their following from their own content."

Like any other content creators, social media influencers may find themselves in hot water legally from time to time. Influencers are exposed to media liability perils such as:

EURO-TECH EXPANSION | JULY 10 Acturis Group, a London, U.K.-based software as a service (SaaS) provider, acquired B.C.-based Zycomp Systems Limited, a Canadian software provider widely known for its broker management system Power Broker. Acturis tech is used in the U.K. and Germany for commercial lines real-time electronic trading.



MANUFACTURING CAR INSURANCE | JULY 9

If a car manufacturer wants to write auto insurance in Canada, it must have a subsidiary approved by the feds to write insurance. In the U.S., Porsche Financia Services Inc. plans to offer insurance through Atlanta-based Mile Auto Inc.



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DECLARATIONS

Defamation. An influencer may make defamatory comments against individuals or specific product makers, for example.

Breach of contract. An influencer may not be able to carry out the services for which they were employed, resulting in financial loss for the other party.

Intellectual property infringement. In one recent example, a popular Russian YouTuber known for his film reviews said in a video (viewed more than 3-million times) that he was being sued for copyright infringement for "using too many clips" in his reviews.

And what if influencers use comparative advertising in the posts they have been engaged to create? "They could be exposed for failure to obtain licences, clearances and consent for any third-party intellectual property featured in their content," Argier says. "Often that will involve images. It could be music or film clips; basically, it could be any third-party intellectual property they are using to create this content."

Insurance might cover *all* the content being created. Or it could carve out a specific policy that covers only the influencer's contractual obligations to promote a brand or product for a single company.

"Right now we're covering third-party actions brought against an influencer, or an action brought against the brand that is related to the influencer," Argier says.

Sometimes influencers will have a contractual obligation to purchase insurance, which Argier thinks is ultimately going to drive interest in this class of business.

Insurers are encouraging a greater awareness of the need to cover influencers, especially considering the market's global ad spend is expected to grow to US\$10 billion by 2020. Currently, the biggest challenge is promoting the insurance product and making people aware of the need for such coverage. cu

NEW OFFERS

COGNITION+

Cognition :: Vendor: Cognition+

Target Audience: Mutual insurance companies

What it Does: A web-based insurance enterprise platform that provides better access to mutual insurance company data and real-time transactions with third parties.

Kent & Essex Mutual Insurance Company (K&E) has launched Cognition+, a web-based insurance enterprise platform in production, as a further step in the company's digital transformation strategy. Cognition+ plans to roll out its solution to 11 more companies in 2019.

The Cognition+ solution is designed to provide heightened access and insight into K&E's company data, improve data entry and retention, and enable real-time transactions with third parties. The solution works in tandem with K&E's current implementation of the Insurance Business Solution (IBS), which has allowed the automobile team to be the initial team to adopt in production.

Immediate benefits of Cognition+ include: Web-based, anywhere, anytime, any-device access; role-based workflows, access and task management; best practice processes and usability; privacy, security and scalability; application programming interfaces (APIs); and standardized document retention and creation.

FIRST CONNECT (ENHANCEMENT)

First Insurance FUNDING

Vendor: FIRST Insurance Funding of Canada (FIRST Canada) A WINTRUST COMPANY

Target Audience: Managing general agents (MGAs) and their carrier partners What it Does: Provides seamless point-of-sale payment solutions for broker clients

First Connect allows MGAs and carriers across the country to provide brokers seamless point-of-sale payment solutions for their clients.

The updated First Connect platform now includes the addition of paperless payment options, allowing brokers and their clients to sign a premium finance agreement securely online with eSignature. In addition, MGAs and carriers now have the ability to add multiple policies to a single quote, reducing data input and enabling a streamlined workflow and easier reconciliation for back office efficiency.

FIRST Canada is part of Wintrust, a financial services company with more than \$32 billion in assets.

MOBILE FLOORING REQUEST APP

Vendors: ICC Insurance Claims Collaborative Inc. Target Audience: Adjusters, contractors, and retailers

What it Does: Designed to allow users to communicate more efficiently with flooring retailers

Available on Android, iOS, phone or tablet, ICC's Mobile Flooring Request App is designed to allow adjusters and contractors an expedited way to complete an ICC Flooring Request at a loss location.

Among its features, the app allows users to send a PDF barcoded copy of the request to their offices for printing. It also allows users to add sketches, room photos and scope notes. Adjusters and contractors can save the flooring request and add to it later, or they can auto-send the completed data to an ICC flooring retailer (a flooring sample is still

There is ICC portal access via desktop. All documents, photos, and scope details are visible to flooring retailers, who are automatically notified of claim details.

IS \$200,000 ENOUGH? | JULY 8 One prominent broker questioned why private passenger vehicle owners in some Canadian provinces are only required by law to buy \$200,000 in liability coverage. He said the law should be updated, with most brokers recommending either \$1 million or \$2 million in auto liability coverage.



B.C. RIDE-HAILING COVERAGE | JULY 9

B.C.'s provincial government will start accepting applications in September 2019 for companies to enter the ride-hailing insurance market. Still to come this summer are rules covering fares that drivers can charge, vehicle boundary zones, and the number of ride-hailing vehicles allowed on the roads.



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BIG MOVES

New customer service officer for SGI

Paul Mlodzik worked for nearly 20 years at The Co-operators, where he worked on an omni-channel distribution strategy.



WHO: Paul Mlodzik
CURRENT ROLE: Executive Vice
President and Chief Customer Officer, SGI
P&C EXPERIENCE: 20 years
PROFILE: Led new initiatives in client
experience and omni-channel integration
for The Co-operators.

Paul Mlodzik has left The Co-operators Group Ltd. to oversee a new division at Saskatchewan Government Insurance (SGI).

He is now executive vice president and chief customer officer of SGI's newly-formed customer, communications and marketing division. It's his second time working for a provincial crown corporation insurer. The new SGI division will link SGI's customer, marketing and communications, broker and business development, and corporate strategy teams.

"As SGI Canada continues to grow its share of business outside of Saskatchewan, Mlodzik's familiarity with the Ontario and British Columbia markets is also considered a significant asset," the province's public insurer says.

SGI runs Saskatchewan's Auto Fund, which has a monopoly on the province's basic mandatory auto coverage. SGI also writes P&C insurance in competition with the private sector in its home province, as well as in British Columbia, Alberta, Manitoba and Ontario. SGI's subsidiaries include Coachman Insurance Company.

After working in B.C. for five years in marketing and communications for Coast Capital Savings, Mlodzik joined the Insurance Corporation of B.C. in 1999 as assistant vice-president of marketing. After about a year at ICBC, Mlodzik joined The Cooperators, where he brought in customer experience innovations such as the "Call, Click or Come In" omni-channel distribution strategy.



Northbridge Insurance CEO Silvy Wright is now chair of Insurance Bureau of Canada's board of directors. A former chairwoman of the

Insurance Institute of Canada, Wright succeeds Kenn Lalonde, CEO of TD Insurance.

Court of Justice recently disagreed.



Kernon Maxwell is now the branch manager for FirstOnSite Restoration in Saskatoon. Maxwell originally joined FirstOnSite

in 2008; he re-joined FirstOnSite two years ago in a business development and operations role.



Linda Goss, senior vice president and chief actuary of Economical Insurance, plans to retire. Economical is now seeking a successor to Goss, who is expected to remain in her role

until early 2020. Through the rest of 2020, Goss plans to transition out of her role and support Economical projects.

DUPED BY FRAUDSTERS | JULY 8 If your client ships goods to someone who turns out to be a fraudster and never gets paid as a result, is this covered by all-risks commercial insurance? Lloyd's Underwriters tried to say such a loss is excluded, but the Ontario Superior



APPOINTMENT



Chair, Board of Directors

Insurance Bureau of Canada (IBC) is pleased to announce that its Board of Directors has elected Silvy Wright as Chair.

Ms. Wright is President and Chief Executive Officer of Northbridge Financial, a leading Canadian commercial insurer. She has been and continues to be a driving force in challenging the status quo and leading change within the industry.

Prior to being appointed President and CEO of Northbridge Financial in 2011, Ms. Wright held a number of senior positions in insurance and financial services, including President and CEO of Markel Insurance in 2006.

Ms. Wright has been a member of IBC's Board of Directors since 2012 and brings a wealth of knowledge and experience to the role. Her refreshing perspective and commitment to exploring new opportunities will be pivotal in resolving the issues affecting the Canadian property and casualty (P&C) insurance market.

Ms. Wright has an honours bachelor of arts in economics and commerce from the University of Toronto and is a Chartered Accountant.

IBC is the national industry association representing Canada's private home, auto and business insurers. Its member companies make up 90% of the P&C insurance market in Canada. For more than 50 years, IBC has worked with governments across the country to help make affordable home, auto and business insurance available for all Canadians.







cu | The word 'specialty' means different things in different organizations. What does 'specialty' mean to you?

For me, what defines 'specialty' is a real depth of expertise. It's not necessarily about years of experience — it's really about understanding the issues in a particular line of business. For example, you have what I call "retail" underwriters: they are good at underwriting a restaurant business one day; the next day, they are doing an apartment building. And the next day, they will do something else. On the other hand, if you are in specialty, say, as a marine underwriter, you do that every day. That's all you do every day. It's much more focused than what you will see in other commercial lines.

cu | Can you describe some of the key issues affecting the specialty market right now?

Generally speaking, I would say three main drivers are influencing the specialty marketplace. Right now, in both the United States and Canada, we are seeing some tightening in property capacity. Recall that late last summer, we started to hear about some of the larger syndicates "retrenching" in the marketplace and capacity was being dialed down in a number of places. That's one driver. Second, some of the domestic players — especially in Canada — have pulled back some of their property capacity, which has created some disruption in the marketplace. And third, the first quarter of the year was quite challenging weather-wise, specifically in eastern Canada, Ontario and Quebec. So, the combination of these three things really put some stress on any line of business in Canada that has a property component. In our portfolio, this affects the farm and the non-standard property portfolio – the latter which we define as a property risk with a construction, occupancy, protection and/or exposure (COPE) deficiency. In other words, something unique about the building has pushed it out of the standard market, and now it's in specialty. A good example of non-standard property would be a vacant building.

cu | Does a hardening retail market benefit the specialty market?

Our non-standard property portfolio is where you will see the impact of the market shift. That's because business previously handled by retail commercial insurers gets pushed out into the specialty markets. It will shift because a retail market may have said, 'We don't have the capacity for this anymore,' or 'We don't have the appetite for this.' And then it will show up at our door. This is one of the ways we can gauge what's going on in the market-place: business flows in or out [of specialty] based on market conditions, and right now, it's flowing in.

cu | Intact acquired U.S. specialty insurer OneBeacon in 2017. What was the strategy there?

The OneBeacon acquisition really helped us build awareness and raise our profile as a specialty insurer. Ultimately, we see the acquisition as a growth platform going forward, and it allows us to take ad-







vantage of the product opportunities OneBeacon has in the U.S., along with their expertise. We have some aggressive goals and we've been public with our desire to be a \$3-billion specialty operation in North America by the end of 2020.

cu | How does the OneBeacon acquisition help Canadian brokers?

In Canada, we've introduced a couple of lines of business that came from OneBeacon: We brought their technology and entertainment products into Canada. Also, we were able to introduce our cross-border solution to the Canadian marketplace.

cu | How does the cross-border solution benefit brokers?

Canadian brokers who don't have a lot of experience in the cross-border area may experience frustration because they don't have a partner in the U.S. The service from U.S.-based markets may not be ideal, or they may just not be familiar with the local markets.

Intact can help solve these problems with our cross-border solution, which is more of a workflow than a product. Our cross-border underwriters work in Montreal, Toronto or Vancouver and have direct access to the One-Beacon systems, so they are able to get quotes: the service turnaround is quick, and if Canadian brokers need it, we can provide them with a U.S. agent that is part of OneBeacon to facilitate the transaction.

cu | Are you planning to introduce any other U.S. products into Canada?

We have regular discussions about lines of business that could move from south to north. Some lines that OneBeacon writes in the United States either don't make sense for us or we're not sure they would be successful in Canada.

In terms of opportunities, if you look at the OneBeacon portfolio, they have a financial institutions business in the United States through which they write some of the larger establishments such as broker dealers. OneBeacon also sells an environmental product in the United States that we don't sell in Canada, which might have some legs. But we want to move forward thoughtfully. We need to demonstrate to the marketplace that we can be successful with the lines that we've brought in before we bring more U.S. products into Canada. cu

It's time to celebrate our Institute graduates

Our graduates have worked hard for their designations and are deserving of our full recognition. Mark your calendars for a special occasion, supporting local graduates from coast to coast! More dates to follow.

Convocation Ceremonies at Institutes & Chapters across the country

Newfoundland & Labrador

Prince Edward Island

New Brunswick

Nova Scotia

Ontario

Cambrian Shield Chapter

Ottawa Chapter

Southwestern Ontario Chapter

Manitoba

Saskatchewan

Northern Alberta

Southern Alberta

British Columbia

Vancouver Island Chapter

Kelowna

Saturday, November 9, 2019

Tuesday, November 5, 2019

Friday, November 8, 2019

Wednesday, November 6, 2019

Tuesday, November 5, 2019

Friday, November 29, 2019

Thursday, November 14, 2019

Wednesday, November 13, 2019

Thursday, November 14, 2019

Thursday, November 21, 2019

Wednesday, November 27, 2019

Wednesday, November 20, 2019

Friday, November 22, 2019

Thursday, November 28, 2019

Comfort Inn in St. John's.

Delta Prince Edward in Charlottetown.

Crown Plaza Hotel in Moncton.

Casino Nova Scotia in Halifax.

Details to be determined for Sudbury.

Infinity Convention Centre in Ottawa.

Best Western Lamplighter Inn in London.

The Fort Garry Hotel in Winnipeg.

Details to be determined for Regina.

Doubletree West Edmonton in Edmonton.

BMO Centre at Stampede Park in Calgary.

Pan Pacific Hotel in Vancouver.

Victoria Golf Club in Victoria.

Details to be determined for Kelowna.



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merging issues have created new challenges for the directors and officers (D&O) specialty insurance line in Canada. Responding to risks associated with the #MeToo movement, cyberattacks and the new legal status of recreational cannabis in Canada, D&O insurance continues to adapt to new social and business legal realities.

The D&O line is also responding to a changing legal environment. Although the Canadian legal system is relatively less litigious than the U.S. system, class actions south of the border are reverberating here in Canada; expect them to affect the D&O insurance product in a material way going forward.

D&O Insurance: 3 Perspectives

CARRIERS

"We are not seeing any discernible claim trends in private and non-profit D&O, other than a slight uptick in bankruptcy-related claims," says Steve Smith, vice president of specialty insurance at Travelers Canada in Vancouver.

Smith notes that in public company D&O insurance, the industry experienced a drop in the number of securities class actions lawsuits in 2018, according to a report by the global economic consulting firm NERA. There were eight such cases last year compared to the 13 launched in 2014. Also, there was a decline in the median value of settlements (\$9.8 million in 2018 compared to \$15.8 million for the period of 2006-12).

"Most securities class actions are being brought pursuant to the statutory secondary market civil liability regime," says Smith. This regime allows investors who purchase or sell securities from third parties in the 'secondary market' — the TSX and TSX-V stock exchanges, for example — to sue public companies. Which public companies are most at risk? Those in the finance, mining and energy sectors, Smith reports.

Overall, "due to the favourable loss trends we are seeing in Canada, the [D&O] market contin-

ues to be very competitive for Canadian-only traded accounts," Smith observes. "Rate increases are the exception and not the rule."

In contrast, the U.S. is seeing a significant uptick in the number of securities class actions being filed against public companies; it has also witnessed a significant increase in the median settlement figure. "Consequently, we are seeing the market harden regarding rates charged for dual-listed accounts in Canada, and some carriers are pulling back on their capacity for these risks," Smith says.

Asked about opportunities for brokers in the Canadian D&O market, Smith says several small market-cap companies could be upsold to higher limits, given the increasing liabilities for directors and officers in Canada (for example, with respect to privacy and cyber regulations). There is also an opportunity to upsell limits on dual-listed companies, given the unfavourable claims trend there.

Brokers could also benefit from selling cyber insurance to more public companies, Smith adds, noting that only 50% to 60% of public companies in Canada purchase cyber coverage.

There is a trend in Canada toward integrating employment practice liability with D&O policies, and in some cases cyber insurance as well, says Nathan Rose, a senior underwriter and business development specialist with Burns & Wilcox Canada in Vancouver.

Rose sees this as a very positive development, because it provides a comprehensive solution across multiple insurance lines. "You've got insurance for a broad array of exposures all being covered under one policy to mitigate any coverage gap."

D&O coverage is essentially following the exposures of evolving industries. Rose cites cannabis and cybersecurity as examples of relatively new industries for which D&O exposure has been quantified over the past several years. "In my opinion, the cyber-insurance sector is definitely the most interesting space to follow at the moment," he says. "The biggest area of concern is privacy-related claims that will apply to any organization of any size, irrespective of whether

they're public or private.

"Historically with cannabis companies, the D&O considerations were based on regulatory uncertainty, especially with the move in Canada from medicinal sales to legal recreation. I think, unfortunately, that historical uncertainty has led to a lot of insurers still being reluctant, and in some cases failing to turn their attention to this sector."

Another complex consideration for insurers is that while cannabis is legal in certain U.S. states, it is illegal federally in the United States. In spite of that, Canadian cannabis manufacturers are trying to establish a U.S. footprint. In doing so, they face possible cross-border legal action. "From a D&O insurance perspective, that makes it incredibly problematic," says Rose.

BROKERS

"We in Canada haven't seen a lot of what we would call event-driven D&O

litigation like they have in the United States," says Brian Rosenbaum, the Toronto-based national director of the legal and research practice and also the national cyber security leader with Aon Reed Stenhouse Inc. in Canada.

For example, many emerging issues for organizations today, such as cyber breaches and sexual harassment, (highlighted by the #MeToo movement), are becoming commonplace in Canada and the United States. However, in the United States they have led to follow-on D&O lawsuits, whereas that hasn't been the case in Canada to date.

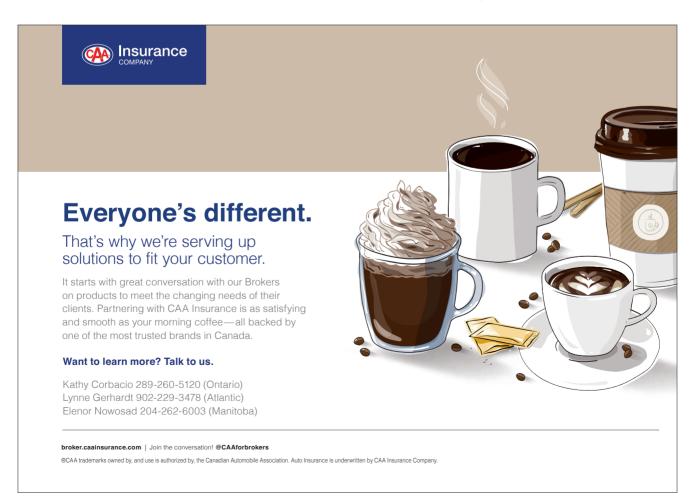
Over the years, brokers and insurers have worked together to broaden the coverage in D&O insurance for private companies, not-for-profits and Crown corporations. However, there has also been an increase in private D&O claims; this is predominantly true in the United States, but also in Canada. Now the claims have reached a point where in-

surers are re-evaluating the broadening coverage granted to private companies.

"From a broker's perspective, we've had a pretty good time of it for the last 15 years," says Rosenbaum. "We've seen a constant decline in premium. We've seen a constant expansion of coverage, but it's certainly a firming market."

Historically, insurers have deemed fines and penalties to be uninsurable. "Over many years, the brokerage community whittled away at that, trying to put more affirmative language in policies that give our insureds a fighting chance to argue that certain fines and penalties are covered," Rosenbaum observes.

The industry has also expanded the number of ways a D&O policy can be triggered. Insureds want to get access to the policy for defence costs — even if it is only in anticipation of possible litigation down the road — including pre-claim inquiries or derivative investigation costs (e.g. when a corporation needs to inves-



tigate internally to determine whether or not the board did anything wrong).

Kelly Lang, senior vice president with Hub International Ontario in Toronto, says legalization of cannabis in Canada has created a new concentration of D&O liability-related lawsuits.

"Because there isn't a long history of publicly-traded cannabis companies, the insurance companies are literally just trying to figure out what the right price is to charge," says Lang, who notes that D&O policies involving companies trading on U.S. markets are especially expensive.

Compared to property or auto insurance lines, which have seen dramatic price increases in recent years, D&O insurance rates in Canada have remained steady. That said, the D&O market is firming up, with Canadian risks being underwritten more carefully. Insurers are taking a closer look at issues such as the client's amount of debt and whether it can be sustained, Lang notes.

Lang says he has not yet seen class-action claims against directors and officers for cyber-related issues, nor has he seen any dramatic price increases driven by cyber issues. Still, "we're advising our clients to get a good layer of properly-negotiated cyber coverage so that their first-party losses are going to be covered if they have a big bill for: 1) notification, or 2) the forensics team to figure out how they were hacked and how long the perpetrators were inside."

Directors and officers of companies undertaking a cleanup will often be targeted because of a perception that they have deep pockets to absorb losses. Most D&O insurance will pay for a good legal defence, but not a remediation cleanup. The latter might be covered by a Side A-DIC (differences-in-conditions) policy says Lang.

RISK MANAGERS

What do insurance buyers seek in a D&O policy?

Jeff Damberger, an insurance risk specialist with Northview Apartment REIT in Calgary (a large Canadian residential real estate investment trust), says he looks for a basic D&O policy complete with Side A (trustee indemnity), Side B

(corporate indemnity) and Side C coverage (direct reimbursement) insurance, with appropriate limits for his trust's directors and officers, from a financially-reputable insurance carrier.

"I also look for a separate Side A-DIC program, because there are some limits exclusively for the directors," says Damberger.

He recently undertook an exercise to determine if there are additional areas of D&O coverage required for his firm.

"We expanded to purchasing a cyber line of coverage, because cyber was inadequately covered in the D&O program," says Damberger.

In addition, he says, "we decided to look to a separate, standalone policy to cover off not just the contemporary #Me-Too-type issues, but the whole suite of constructive and wrongful dismissal, wrongful discipline, invasion of privacy, misrepresentation, as well as sexual harassment, abuse, and anything else that

falls within that area; we also [looked to] extend the coverage to the employees and the company itself."

One ongoing struggle for risk managers is to determine the appropriate limits for how much insurance to buy. Basing a number on past Canadian lawsuits is problematic, since there aren't that many Canadian lawsuits compared to the Unites States. Moreover, in Canada there is more of a tendency to settle out of court compared to the U.S., and so the final amounts paid become private.

"It's easy enough to do for general liability, pollution, property, and crime — we can quantify all that," says Damberger. "But D&O is less-equipped: It's more nebulous, and no one has public data unless you go to the States. So that would be one of the areas where we would love to see some help from the insurers." cu

Jeff Buckstein is a freelance writer based in Ottawa.



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Zoo Therany	

spotlight | cross-border



hat happens when your Canadian client needs a United States insurance policy?

Perhaps your client is a Canadian company with operations or corporate entities located in the United States, or maybe it has U.S.-based vehicles or employees. This is where cross border insurance comes into play.

Different policies in different jurisdictions, with different legal regimes, will result in different policy wordings, conditions and limitations. Fortunately, in situations like this, a Canadian broker can take advantage of an unsung opportunity in the cross-border space — providing cross-border property and casualty insurance policies in an international master policy program format.

"This gives a broker the best of both worlds," says Bryan Trodden, director of cross-border at Intact Insurance. "It gives them local policies in the U.S. that will satisfy U.S. regulatory and contractual requirements. And it also provides them with differences in condi-

tions [DIC]/ differences in limits [DIL] coverage, which essentially closes gaps in coverage or limits between what the Canadian master policy would cover, and what the U.S. policy doesn't cover. In that way, the broker is actually adding value for their clients, versus standalone policies in each country."

How does it work?

Consider the following situation: A Canadian business needs insurance for its offices in Canada and the U.S. Working through the broker, a client could purchase two standalone insurance policies, one for the Canadian office and one for the American office. But each of those policies would reflect different policy conditions and limits; it's possible that the same loss might be covered by the Canadian policy, but not in the U.S. policy, or vice versa.

"The problem that arises for the broker and the client is: Now you don't have identical coverage, depending on where the loss takes place," says Trodden. "The idea is that you provide difference in conditions and difference in limits to eliminate that problem."

In the example of DIC, if a loss is not covered on the U.S. policy, but it would have been covered under the Canadian policy, then the Canadian policy reaches out and covers that loss, or closes the gap. DIL works similarly. If a loss is covered under the U.S. policy, but the policy limit for that coverage is lower than the limit for the Canadian policy, the claim is partially paid with the U.S. policy and then the Canadian policy would cover the difference with its limit.

Such an opportunity would typically be used for P&C insurance, but can't be used for all forms of policies. "You can do this for property and casualty, but you can't do it for worker's compensation," says Trodden. "Unlike in the U.S., where it's mostly private insurers writing worker's comp, no private insurance company can write mandatory worker's comp in Canada. So there is no master policy for worker's comp." Cu

AIR CONDITIONING

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. BI&I

CHES Special Risk Inc.
Chutter Underwriting Services
Echelon Insurance
Evolution Insurance Inc.
Intact Insurance Company
Milnco Insurance
Northbridge Insurance
Trinity Underwriting Managers

ANIMALS

Animal Rides

A.M. Fredericks Underwriting South Western Group SUM

Totten Insurance Group

Bison Ranches

CHES Special Risk Inc.

Dogs, Full Mortality

CHES Special Risk Inc.

Dogs, Named Perils

CHES Special Risk Inc.

Exotic Animals

CHES Special Risk Inc.

Full Mortality, Horses (Other Than Farm Animals)

CHES Special Risk Inc. Totten Insurance Group

Full Mortality, Livestock

CHES Special Risk Inc.

Fur-Bearing Animals, Named Perils

CHES Special Risk Inc.

Hog Producers

CHES Special Risk Inc.

Horses, Named Perils

CHES Special Risk Inc. Totten Insurance Group

Livestock Cargo

Aurora Underwriting Services CHES Special Risk Inc. Eagle Underwriting Group Inc. Northbridge Insurance South Western Group

Livestock, Named Perils

CHES Special Risk Inc. Economical Insurance Northbridge Insurance Totten Insurance Group

Ostriches

CHES Special Risk Inc.

Packer Coverage

CHES Special Risk Inc.

Pet Insurance

CHES Special Risk Inc.

Pet Insurance, Mortality Show Dogs

CHES Special Risk Inc.

Poultry, Named Perils

CHES Special Risk Inc. Economical Insurance Northbridge Insurance

U.S. Insurance, All Lines, All States

CHES Special Risk Inc.

Zoo Animals, Named Perils

CHES Special Risk Inc.

Zoo Therapy

Trinity Underwriting Managerss

AUTOMOBILE

Air Flight Accident

CHES Special Risk Inc.

All Terrain Vehicles

Echelon Insurance Economical Insurance The Guarantee Northbridge Insurance

Antiques, Collector Cars

CHES Special Risk Inc.
Eagle Underwriting Group Inc.
Echelon Insurance
The Guarantee
South Western Group

Artisan's Vehicles

Echelon Insurance Economical Insurance Liberty Mutual Canada Northbridge Insurance South Western Group

Auto Physical Damage

CHES Special Risk Inc.
Eagle Underwriting Group Inc.
Echelon Insurance
Economical Insurance
Frank Cowan Company
Northbridge Insurance
Totten Insurance Group

Buses & Coaches

Northbridge Insurance

Contractor's Vehicles

Cansure

CHES Special Risk Inc. Echelon Insurance Economical Insurance Frank Cowan Company Liberty Mutual Canada Northbridge Insurance South Western Group

Courier Services

Cansure

Eagle Underwriting Group Inc.

Delivery Vehicles

Eagle Underwriting Group Inc.

Echelon Insurance Economical Insurance Liberty Mutual Canada Northbridge Insurance

Driver Training Schools

A.M. Fredericks Underwriting Echelon Insurance SUM

Excess Liability

Cansure

CHES Special Risk Inc.
Chutter Underwriting Services
Eagle Underwriting Group Inc.
Frank Cowan Company
Markel
Northbridge Insurance
South Western Group
SSRU
SUM

Fleets

Unique Risks Ltd.

CHES Special Risk Inc.
Eagle Underwriting Group Inc.
Echelon Insurance
Economical Insurance
Frank Cowan Company
The Guarantee
Intact Insurance Company
Liberty Mutual Canada
Northbridge Insurance
SUM

Foreign Risks

Cansure
South Western Group

Garage Repairs Operations

Cansure

Chutter Underwriting Services Echelon Insurance Economical Insurance Northbridge Insurance SUM Totten Insurance Group

Glass

Echelon Insurance

High Risk Auto

Echelon Insurance

High Risk Auto - Class 35 & 36 Private Passenger

Echelon Insurance

High Value Vehicles

The Guarantee South Western Group

Leased Vehicles, Long Term

Echelon Insurance Northbridge Insurance

Local Cartage

A.M. Fredericks Underwriting Echelon Insurance Economical Insurance Northbridge Insurance

Logging Trucks

A.M. Fredericks Underwriting CHES Special Risk Inc. Northbridge Insurance

Long Haul Trucking Fleets

Echelon Insurance
Economical Insurance
The Guarantee
Intact Insurance Company
Markel
Northbridge Insurance
SUM

Motor Homes

Echelon Insurance Economical Insurance The Guarantee

Motor Truck Cargo

A.M. Fredericks Underwriting Cansure Eagle Underwriting Group Inc. Ehelon Insurance Economical Insurance The Guarantee Northbridge Insurance South Western Group SUM

Motorcycles

Echelon Insurance The Guarantee

Oil & Gas Hauling

SUM

Owner Operated Long Haul

Cansure

Echelon Insurance Economical Insurance Intact Insurance Company Northbridge Insurance

Racing, Spectator Liability

Cansure

CHES Special Risk Inc. SUM

Sand & Gravel Hauling

Cansure

Economical Insurance Northbridge Insurance

Snowmobiles

Echelon Insurance Economical Insurance The Guarantee

Substandard & Surcharged

Echelon Insurance

Surcharged Private Passenger Auto

Echelon Insurance Economical Insurance

TP Carriers- Contingent Poll

Cansure

Trailers (Non-Commercial)

Cansure
Echelon Insurance
Economical Insurance

Trucks

Cansure
Echelon Insurance
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Unlicensed Vehicles

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Used Car Dealers

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Wreckers

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AVIATION

Air Cargo

Aurora Underwriting Services CHES Special Risk Inc. Eagle Underwriting Group Inc. Markel South Western Group SUM

Aircraft

CHES Special Risk Inc. Eagle Underwriting Group Inc.

Aircraft Hull

Eagle Underwriting Group Inc.

Aircraft Liability

CHES Special Risk Inc. Eagle Underwriting Group Inc.

Aircraft Maintenance, Repairs & Hangers

CHES Special Risk Inc. Eagle Underwriting Group Inc. Trinity Underwriting Managers

Airport Contractors

CHES Special Risk Inc. Chutter Underwriting Services Eagle Underwriting Group Inc. SUM

Trinity Underwriting Managers

Airport Premises

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Eagle Underwriting Group Inc.

Airport/Air Meet Liability

CHES Special Risk Inc.
Eagle Underwriting Group Inc.

Animal Air Cargo

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Eagle Underwriting Group Inc.
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Antiques, Hull & Liability

CHES Special Risk Inc.

Borrowed/Rented, Legal Liability

CHES Special Risk Inc.
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Chartered, Hull & Liability

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Crop Spraying

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Drones

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Excess Liability

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Flying Club, Hull & Liability

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Forced Landing

Eagle Underwriting Group Inc.

Foreign Risks

Eagle Underwriting Group Inc. South Western Group

Fueling, Maintaining or Servicing Aircraft

Eagle Underwriting Group Inc.

Ground Cover

Eagle Underwriting Group Inc.

Hangar Keepers, Hull & Liability

CHES Special Risk Inc.
Eagle Underwriting Group Inc.

landara

 ${\it Eagle \ Underwriting \ Group \ Inc.}$

Helicopter, Hull & Liability

CHES Special Risk Inc. Eagle Underwriting Group Inc.

Helicopter-Accident

CHES Special Risk Inc. Eagle Underwriting Group Inc. Sutton Special Risk

Liability, Corporate Aircraft

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Non-Ownership Pilot Liability

Eagle Underwriting Group Inc.

Pilot Accident

CHES Special Risk Inc. Sutton Special Risk

Pilot Disability

CHES Special Risk Inc. Sutton Special Risk

Pilot Loss Of License

CHES Special Risk Inc.

Product Liability

CHES Special Risk Inc. Eagle Underwriting Group Inc. Trinity Underwriting Managers

Special Risks

Eagle Underwriting Group Inc. Sutton Special Risk Trinity Underwriting Managers

War

Eagle Underwriting Group Inc. Sutton Special Risk

BOILER & MACHINERY

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Cansure

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BONDS

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Automobile Dealers

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Bailiff

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Blanket Position

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Bonds-Private Investigation & Security Guards

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Brokers' Blanket

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Carnet Bonds

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Collection Agents Bonds

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Commercial Blanket

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Comprehensive

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Contract Bond

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Court

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Credit Unions

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Financial Guarantee

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Fuel Tax Bonds, U.S.A.

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Lost Document

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Lost Document Bonds

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Lottery Bonds

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Miscellaneous Bonds

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Municipalities, Indemnity Bonds

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Provincial License

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RIBO Bonds

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Sales Tax

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Securities Act

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Small Contractors

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spotlight | e&o



&O insurance has taken its share of lumps recently, particularly in the United States, but it's a bit of a mixed bag at the moment.

On the one hand, coverage in the miscellaneous errors & omissions (E&O) category — insurance for professionals such as architects, engineers and accountants — remains competitive, according to Gary Hirst, president and CEO of CHES Special Risk Inc. "We haven't found any significant changes in the underlying pricing of that class."

On the other hand, E&O coverage for large contractors and engineers has become increasingly difficult to find. And that's not necessarily because of increased losses originating in Canada.

"There have been some very significant claims over the last two years, the most noticeable being the dam collapse in Brazil," Hirst says. "I know I'm giving Brazil as an example, but capacity comes from a certain number of insurers that are represented in

Canada, and [the Brazilian example] does impact their appetite for writing that type of construction project."

E&O claims against contractors and engineers are beginning to cause problems for owners because many of these projects are financed by banks, Hirst adds. "And banks want to see there's a substantial amount of coverage available."

The home inspector has always been a challenge to cover — and remains so.

"Home inspectors tend to get blamed for everything," says Hirst, "whether it's for a crack in the wall, or the original owner walking away with the refrigerator. They tend to attract an awful lot of claims from all sorts of people, whether it be the seller, buyer, or the real estate agent."

Add independent financial advisors and mortgage brokers to that list, says Hirst. With their "bad behaviour" reported in the press recently, he says a number of claims caused some insurers to pull out of the class.

But it's not all doom and gloom for E&O. Cyber is a new area within the E&O class, says John Tung, vice president of professional lines with Totten Group Insurance.

"The growth area everybody wants into, to some degree, is definitely cyber," he says, "You have markets that do monoline cyber, and obviously they see lots of growth potential in that specific [E&O] area."

But it is a challenge to sort out the interconnection between cyber and E&O. Is there a specific class of professional in need of cyber?

"Cyber is such a newish line of business that nobody really has the actuarial data to predict what the loss outcomes will eventually be," Tung says. Plus, determining what is high versus low hazard is anyone's guess. "It's like speaking to 10 lawyers," Tung says. "You're going to have 10 different opinions as to what is a high-hazard class, and what is a low-hazard class." cu

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Waiver of Probate

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Formation

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Reinsurance

SUM

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CGL

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Dice Roll

Echelon Insurance South Western Group Sutton Special Risk

Envelope Draw

Echelon Insurance South Western Group Sutton Special Risk

Hole in One

Echelon Insurance Sutton Special Risk

Horse Racing Associations

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Prize Indemnity

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Prize Indemnity Bingo

Echelon Insurance South Western Group Sutton Special Risk

Prize Indemnity Internet Promotions

Echelon Insurance South Western Group Sutton Special Risk Totten Insurance Group

Prize Indemnity Lotteries

South Western Group Sutton Special Risk

Prize Indemnity Poker

Echelon Insurance South Western Group Sutton Special Risk

Prize Indemnity Slots

South Western Group Sutton Special Risk

CATASTROPHE

Earthquake

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Flood

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Hail

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Hurricane

CHES Special Risk Inc.

Liability

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Terminals

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Terrorism

CHES Special Risk Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada Markel Sutton Special Risk

Tornado

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Totten Insurance Group

War

Eagle Underwriting Group Inc. Sutton Special Risk

CHARTER FARE

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COMPUTERS

Computer Fraud

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Data Fraud

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Sutton Special Risk Totten Insurance Group Trinity Underwriting Managers

Data Security

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Hardware Manufactures

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Identity Theft

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Maintenance Insurance

Intact Insurance Company Trinity Underwriting Managers

Personal Computers

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UAS, UAV, Unmanned Aircraft

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SSRU SUM

Totten Insurance Group

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Delay Luggage

CHES Special Risk Inc.

Extended Warranties

CHES Special Risk Inc.

Flight Delay

CHES Special Risk Inc.

Hotel/Motel Theft

CHES Special Risk Inc.

Legal Expense

CHES Special Risk Inc.

Lost Luggage

CHES Special Risk Inc.

Outstanding Balance

CHES Special Risk Inc.

Personal Effects

CHES Special Risk Inc.

Purchase Protection

CHES Special Risk Inc.

Travel TI/TC/Med

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CREDITOR

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EQUIPMENT (Excluding Computers)

Container Handling Equipment

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Electronic Equipment

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Maintenance Insurance

Aurora Underwriting Services South Western Group

Medical Equipment

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Radio & TV Broadcast **Equipment**

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Scientific Instruments

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Architects

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Markel South Western Group

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Liberty Mutual Canada
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MedThree Insurance Group Northbridge Insurance South Western Group SUM

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MedThree Insurance Group Northbridge Insurance South Western Group SUM

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Intact Insurance Company
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Northbridge Insurance South Western Group SUM

Totten Insurance Group Trinity Underwriting Managers Trisura

Cemeteries, Morticians

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Markel South Western Group SUM

spotlight | equipment breakdown



Prokers placing equipment breakdown coverage should consider highlighting the business interruption component of these losses to clients.

Take the example of an air conditioning unit that breaks down during the hottest five days of the summer in your client's motel.

"You're going to lose business," said Loren Gardiner, vice president of specialty solutions with Intact's western division. "For the broker, I think it's a matter of taking that conversation one step further to resonate with the insured: How is it going to affect their business, or how will it affect their revenue? This type of discussion tends to get the client's buyin more than just a general discussion about when your air conditioning breaks or when your boiler has an issue."

Equipment breakdown premium volume in Canada exceeds \$300 million annually. This specialty line covers sudden, accidental damage to electrical,

mechanical and other equipment not normally covered by commercial insurance policies.

Explaining the definitions of pressure, mechanical and electrical equipment is important.

"I think for brokers selling the product, we never did it any favours calling it 'boiler and machinery' originally and then switching to equipment breakdown," Gardiner said. "We had so many objections upfront from people saying, 'I don't have a boiler, I don't have machinery, so why do I need this?""

"Your equipment breakdown policy dovetails with your property policy and picks up specifically-excluded items," Gardiner explains. "You really need it because your property policy does not cover specific areas when it comes to pressure, mechanical, electrical."

Losses used to focus more on direct damage costs – for example, the cost to fix the actual piece of broken equipment. "But now we are starting to see a shift towards covering the exponentially higher cost of the business interruption, extra expenses, and the additional cost to fix equipment on an expedited basis. All of that actually far outweighs the cost of fixing the broken piece of equipment."

As buildings become more interconnected, or 'smart,' there is an emerging trend towards larger losses, the by-product of a domino effect if something goes wrong.

One common question heard by Mitchell & Whale Insurance Brokers about this type of insurance is whether "wear and tear" is covered. "Wear and tear is excluded," Gardiner says. "The intention is that your equipment breakdown policy is not a maintenance contract. It's not for picking up the costs associated with things that are at the natural end of their lifespan. It's for that truly sudden [accident]."Cu

Totten Insurance Group Trinity Underwriting Managers

Charitable Institutions

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Clinical Laboratories

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MedThree Insurance Group South Western Group

Totten Insurance Group Trinity Underwriting Managers Trisura

Computer Consultants

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Contractors

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Credit Bureaus

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Credit Card Companies

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Credit Unions

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Crop Consultants

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Dance Studio

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South Western Group Sports & Fitness Insurance Canada SUM **Totten Insurance Group**

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Northbridge Insurance South Western Group NII2 **Totten Insurance Group Trinity Underwriting Managers**

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Demolition Contractors

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Design/Build

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Difficult-To-Define Trades & Professions

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Digital Risks

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Liberty Mutual Canada Milnco Insurance SUM

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Intact Insurance Company
Liberty Mutual Canada
Markel
Milnco Insurance

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Northbridge Insurance

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Educators

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CHES Special Risk Inc.
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Northbridge Insurance
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Electronics Manufacturer

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Employment Agencies,

Milnco Insurance

Counselors
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CHES Special Risk Inc.
Chutter Underwriting Services
Intact Insurance Company
Liberty Mutual Canada
Markel

Northbridge Insurance South Western Group SUM

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Ecclesiastical Insurance Office
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Engineers

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Environmental ConsultantsA.M. Fredericks Underwriting

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Event Planners

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Excess E&O, Malpractice and/or Professional Liability

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Evolution Insurance Inc.
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Totten Insurance Group

Executors & Trustees

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Evolution Insurance Inc.
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Fiduciary

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Film Producers

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Liberty Mutual Canada
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Fitness Instructors

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Trinity Underwriting Managers

Franchiser

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Freight Forwarders

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Graphic Design

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Hairdressers, Barbers & Beauty Shops

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Health Clubs

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Markel

Milnco Insurance South Western Group

Sports & Fitness Insurance Canada

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Hospital Personnel

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Trinity Underwriting Managers

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Independent Schools

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Information Technology

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Insurance Brokers/Agents

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Insurers

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Interior Designers

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Internet Service Provider

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Liberty Mutual Canada Markel

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Investment Counselors

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Investment Managers

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Joint Ventures

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Land Surveyors

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Landscape Architects

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Lawyers

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Legal Expense

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Liability Insurance

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Frank Cowan Company
Markel

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Life Agents Professional

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Management Consultants

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Intact Insurance Company
Liberty Mutual Canada
Markel
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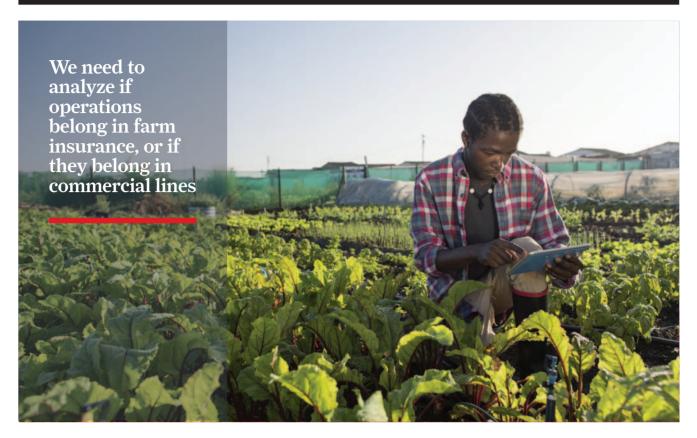
Manicurist, Esthetician, Electrolysis

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spotlight | farm



arm insurance can be a tough row to hoe. But if brokers take the bull by the horns and dedicate the right amount of time to learn about the special needs of farmers, they can see their business grow despite a shrinking market.

"For brokers offering farm insurance, taking the time to get to know their customers is of utmost importance," said Chris Douglas, who manages the western region farm teams at Intact Insurance. "Often, this requires visiting and understanding the extent of the farming operations, because brokers must determine their customers' exposures, and what coverages will protect their assets."

Farming is both a lifestyle and a business. It is also a huge part of the Canadian economy. In 2016, the agriculture and agri-food system generated \$111.9 billion of gross domestic product (GDP) and accounted for 6.7% of Canada's total GDP, according to figures posted by Agriculture and Agri-Food Canada. The farming industry employed approximately 2.3 million people, representing

12.5% of Canadian employment in 2016.

Many farmers have unique or diverse operations with specialized equipment, requiring brokers to figure out the right coverage options. For example, "some of the large potato operations import their potato equipment from Germany or Holland," Douglas said. "They could have unique structures to house this equipment, so brokers would need to understand what this equipment entails." Policy coverage would include not only the equipment, but also the structures housing this equipment.

Douglas recommends ensuring that most farming operations have equipment breakdown coverage as well as business interruption coverage. These are often overlooked areas, she said, perhaps because of a lack understanding about the products or the benefits of having such coverages.

"Many farmers would benefit from these coverages," Douglas said. "The larger and more complex the operation, the greater the potential for higher risk." Sometimes a farming operation will venture into areas that are traditionally under the purview of a commercial insurance policy. For example, a farm operator may expand to selling their products to wholesalers and retailers, not just at a farmer's market. Another good example is grape growers who typically also have a winery business.

"We really need to analyze what operations are actually taking place," Douglas advised. "Do they belong in farm, or do they belong in commercial lines? In other words, what coverages best meet the needs of the customer's operation?"

As in other property lines in Canada, farm coverage is becoming somewhat more challenging for brokers to place. "Right now, the market is hardening for farm insurance and that hasn't occurred for many years," Douglas said. "Brokers may find fewer options right now. It is changing. Profitability becomes an issue and companies are getting stricter with their guidelines and underwriting requirements." cu

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Manufacturers

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Martial Arts Studio

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Medical

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Ministers & Pastors

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Mutual Funds Managers

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New Home Warranty Program

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Non-Destructive Testing

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Opticians

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Optometrists

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Patent & Trademark Agents

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Penal Defense Cost

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Pension Consultants

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Pension Trusts

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A.M. Fredericks Underwriting

Personal Trainer

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Pollution Consultants

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Printers

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Northbridge Insurance South Western Group

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Privacy Compliance

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Private Investigators

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Markel

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Project Managers

Markel

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Property Managers

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Psychiatrists

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Psychologists

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CHES Special Risk Inc. Frank Cowan Company South Western Group

Public Relations & Promotions

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Publishers

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Quantity Surveyors

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Ouasi-Medical

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Radiologists

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Real Estate Agents

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Reimbursement For Educational Institutions

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Security Guards

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CHES Special Risk Inc. Evolution Insurance Inc.

Markel

South Western Group SUM

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Seed Cleaners

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Seedsmen

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Economical Insurance
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Single Projects

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Social Workers

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Software/Hardware Developers

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Sprinkler & Fire Protection Installers

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Stock Transfer Agents

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Stockbrokers

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Suntanning Salons

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Markel

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Tattoo & Body Piercing

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Telecommunications

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Telephone Answering Services A.M. Fredericks Underwriting

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Theological Counselors A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. **Ecclesiastical Insurance Office Economical Insurance Intact Insurance Company** Markel Northbridge Insurance South Western Group

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Title Abstractors A.M. Fredericks Underwriting

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Town Planners

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A.M. Fredericks Underwriting

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A.M. Fredericks Underwriting

Trisura **Travel Agents**

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South Western Group

Trust Companies

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A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Evolution Insurance Inc.

Trust Funds

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Trustee In Bankruptcy

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U.S. Exposures

Approved Surety & Casualty Inc. CHES Special Risk Inc. Chutter Underwriting Services Evolution Insurance Inc. Markel South Western Group SUM **Totten Insurance Group** Trinity Underwriting Managers

A.M. Fredericks Underwriting

Umbrella

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Venture Capital

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Veterinarian A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services Cansure CHES Special Risk Inc. Economical Insurance Evolution Insurance Inc. Intact Insurance Company Markel MedThree Insurance Group Northbridge Insurance SUM

Website Security

Trisura

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spotlight | oil & gas



Both frequency and severity of claims have increased in the oil & gas space, particularly in the areas of general liability and auto, says Geoffrey Dusseldorp, vice president and Calgary branch leader with Liberty Mutual Canada.

"The auto piece is permeating the entire industry," he says. "In many cases, we're talking about a lot of heavy units. The numbers can really escalate extremely quickly in the United States, well into the multi-million-dollar claims."

The trend is particularly notable in the United States, but "we're seeing that severity piece and a little bit of that frequency piece start to hit the Canadian market as well," Dusseldorp reports. "We're seeing auto general liability claims and liability and pollution claims settling [for] higher [in Canada] than what we've seen in the past."

Rising claims costs on the casualty side are "a function of the U.S. legal envi-

ronment," Dusseldorp says. "In instances where a company is at fault, it can really escalate. But even if a company is not at fault, there are challenges. We've certainly seen that both in owned auto and even in non-owned auto situations."

In terms of macro trends, there have been a number of losses over the past three years in the refining and industrial sections of the energy business, according to Tyler Bowley, senior vice president with Marsh in the energy group and leadership team. In 2018, total losses were roughly \$3.8 billion, and the premium income to the market was about \$1.75 billion, he says.

While those loss numbers may seem large, "you're talking about businesses that are inherently heavy industrial operations," says Dusseldorp. "Anyone can have the big incident. That's going to happen even with best-in-class companies."

No specific segment of the oil and gas insurance market seems to raise any serious concerns. That said, overall capacity is shrinking despite new entrants into spaces such as pollution liability. "A number of markets have pulled out of writing Canadian pollution liability risks for energy companies — especially those with pipelines and gathering systems," Bowley reports.

A number of European markets will no longer write oil sands and coal-fired power plant risks, he adds. "There's some capacity taking itself out of play."

Cyber risk remains an evolving area, specifically as it relates to business interruption.

"As companies become more automated with their remote monitoring and control systems, there's more potential for a cyber attack, leading to a business interruption loss," Bowley says. "Theoretically, the risk of a cyber incident leading to business interruption exists, but how likely an event is to occur is hard to say." Cu

Cansure
CHES Special Risk Inc.
Evolution Insurance Inc.
Northbridge Insurance
South Western Group
SUM
Trinity Underwriting Manag

Trinity Underwriting Managers Trisura

Wellness Clinics

A.M. Fredericks Underwriting
Chutter Underwriting Services
Evolution Insurance Inc.
Intact Insurance Company
Liberty Mutual Canada
Markel
MedThree Insurance Group
Milnco Insurance
Sports & Fitness Insurance
Canada
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Trinity Underwriting Managers

FARMING

Agricultural Machinery

A.M. Fredericks Underwriting
Aurora Underwriting Services
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
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Intact Insurance Company
Liberty Mutual Canada
Markel
Milnco Insurance
Northbridge Insurance
South Western Group
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SUM

Aqua Farms

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Cattle Farm

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Crops, Standing Grain

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Crops, Tobacco

CHES Special Risk Inc. Economical Insurance South Western Group

Crops, Vegetables

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Chutter Underwriting Services
Economical Insurance
Intact Insurance Company
Milnco Insurance

Equestrian

CHES Special Risk Inc. Echelon Insurance

Equipment Breakdown

BI&I

Economical Insurance Intact Insurance Company

Family Farm Package

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CHES Special Risk Inc. Milnco Insurance

Farmer Disability

CHES Special Risk Inc.

Grain Farm

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Greenhouses

Cansure CHES Special Risk Inc. Chutter Underwriting Services Economical Insurance

Hail On Crops

CHES Special Risk Inc.

Hobby Farms

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Echelon Insurance Economical Insurance Intact Insurance Company

Hog Farms

Cansure
CHES Special Risk Inc.
Intact Insurance Company
Northbridge Insurance

Legal Expense

CHES Special Risk Inc.

Medical Marijuana

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Milk Farm/Dairy Farm

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Ostrich Farm

A.M. Fredericks Underwriting CHES Special Risk Inc.

Poultry Farm

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Silva Farms

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Standing Timber

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Substandard Risk

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. South Western Group

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Weather Insurance
Approved Surety & Casualty Inc.
CHES Special Risk Inc.

FINANCIAL & LEGAL

Accounts Receivable

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure The Guarantee

The Guarantee
Markel
Northbridge Insurance
South Western Group
SUM

Armored Car

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Bailee's Customers

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Bankers Blanket Bonds

Approved Surety & Casualty Inc. CHES Special Risk Inc. Liberty Mutual Canada Trisura

Credit Insurance

SUM

Approved Surety & Casualty Inc. Eagle Underwriting Group Inc. The Guarantee

Defendant's Commercial Litigation Indemnity

Approved Surety & Casualty Inc.

Identity Fraud Expense

Approved Surety & Casualty Inc. Trisura

Judicial Delay Cover

Approved Surety & Casualty Inc. Sutton Special Risk

Legal Expense Insurance

Approved Surety & Casualty Inc. Echelon Insurance South Western Group Totten Insurance Group Trinity Underwriting Managers

Life & Disability Creditor Lease

Approved Surety & Casualty Inc.

Money In Transit

Approved Surety & Casualty Inc. CHES Special Risk Inc. Liberty Mutual Canada

Mortgage

Approved Surety & Casualty Inc. Cansure

Mortgage Broker

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Trinity Underwriting Managers

Mortgage Impairment

Approved Surety & Casualty Inc. South Western Group

Plaintiff's Cost Indemnity

Approved Surety & Casualty Inc.

Premium Insurance

Approved Surety & Casualty Inc.

Private School Tuition Fee

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure

Ecclesiastical Insurance Office Northbridge Insurance Sutton Special Risk

Representations & Warranties

Liberty Mutual Canada

Safety Deposit Vault & Valuable Papers

Approved Surety & Casualty Inc.

Shareholders Lost Instrument

Approved Surety & Casualty Inc. The Guarantee Trisura

Title Insurance

Approved Surety & Casualty Inc.

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FLOATERS

Camera Floater

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Consignment Floater

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Milnco Insurance Northbridge Insurance South Western Group **Totten Insurance Group** Trinity Underwriting Managers

Exhibition Floater

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Installation Floater

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Markel Milnco Insurance Northbridge Insurance South Western Group **Totten Insurance Group Trinity Underwriting Managers**

Jewellery Floater

Aurora Underwriting Services CHES Special Risk Inc.

Miscellaneous Property Floater

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Timber Floater

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Tombstone Floater

A.M. Fredericks Underwriting CHES Special Risk Inc. Milnco Insurance

Transportation Floater

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Vending Machine Floater

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Woodland Equipment Floaters A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. Eagle Underwriting Group Inc. Markel South Western Group

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Amusement Parks

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Bingo Halls

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Broadcasters

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Cablecasters

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Care, Custody & Control A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Eagle Underwriting Group Inc. Markel Milnco Insurance South Western Group

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Cargo

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Carnival & Circus

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Casinos

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Church

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Frank Cowan Company

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The Guarantee

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Concerts

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Consultants

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Contractors, Blasting

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Contractors, Landscapers

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Contractors, Remediation

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Contractors, Roofing

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Contractors, Spraying

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spotlight | personal injury





Whitin personal injury specialty lines, the proportion of people suing for injuries resulting from standard slip-and-falls or trip-and-falls is increasing, says Jeff A. Smith, vice president of claims and operations with Markel. "That's making those risks more difficult to manage."

Gary Hirst, president and CEO of CHES Special Risk Inc., agrees, adding that companies are more legally liable for exposures that "you wouldn't have thought a company should be liable for when it comes to employment."

In a number of recent claims, payment to the injured party has been spread around a number of insurance policies, Hirst adds. "More insurance policies are now paying a proportion of the same claim."

Apart from these observations, personal injury claims aren't necessarily increasing. They might increase during any given year, depending on the weather. "If there has been an extended cold period like we had this year, or an extended period of rain, which we've also seen this year, then, of course, the number of claims increase," says Hirst.

Insureds appear to be showing a much greater awareness of liability exposure. For example, cities and property landlords are asking insurers to provide larger limits. "Six or seven years ago, a \$1-million limit was more than sufficient," Hirst says. The limit then jumped to \$2 million; increasingly, the standard requirement has become \$5 million, according to Hirst.

One general trend plaguing the personal injury space is the rising cost of care and health care, in addition to health care inflation, which ultimately drives up the cost of settlements. "We're seeing 6% to 7% over and above the cost of inflation year-over-year," Smith says. "And casualty rates haven't caught up with inflation, let alone that increase in health care cost."

Increased litigation is an ongoing trend, Smith says. Claimants are obtain-

ing legal representation immediately, and the number of class-action lawsuits is on the rise. So are claims related to sports injuries.

"People have always been injured in sports, but now you're seeing a lot more people suing for their injuries as a participant in a sport or recreational activity," Smith says.

Legally, a person assumes the risk of injury while engaging in an activity, but that doesn't prevent claims from occurring. "The way to manage that risk has typically been through the use of a waiver of liability," says Smith. "Thankfully, the courts in Canada are increasingly willing to enforce the waiver of liability — especially if they're properly-worded and outline the hazards and risks of the activity being contemplated."

Overall, the personal injury market is extremely attractive, Hirst says. "There are still very profitable areas of business. Some areas are more difficult than others." cu

SHM

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Credit Unions

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Day Nurseries

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Demolition Derby

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Direct Sales Agents

A.M. Fredericks Underwriting SUM

Drones

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Equestrian, Group

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Explosives & Powderman

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Fireworks Display

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Fish Farms

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Fitness Trainers

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Golf Courses

Cansure

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Group Term Life

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Hangar Keepers

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Health Clubs/ Fitness Centres

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Markel

MedThree Insurance Group Milnco Insurance Northbridge Insurance South Western Group Sports & Fitness Insurance Canada

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Hoisting Engineers

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Home Employed

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Northbridge Insurance **Totten Insurance Group**

Hospital

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Host Liquor

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Industrial Electricians

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South Western Group

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Intellectual Property

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Kennels

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Economical Insurance Markel Northbridge Insurance

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Landfill Transfer Stations

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Laser Treatments

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Chutter Underwriting Services Markel

Milnco Insurance South Western Group Sports & Fitness Insurance Canada

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Logging

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Manufacturing, Hazardous

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Markel South Western Group

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Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Marine

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Eagle Underwriting Group Inc. Intact Insurance Company Liberty Mutual Canada Northbridge Insurance South Western Group SUM

Martial Arts Studio

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Chutter Underwriting Services GameDay Insurance Inc.

Markel

Northbridge Insurance South Western Group

Sports & Fitness Insurance Canada

SUM

Totten Insurance Group Unique Risks Ltd.

Massage

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure

CHES Special Risk Inc.

Markel

MedThree Insurance Group Milnco Insurance

Northbridge Insurance

South Western Group

Sports & Fitness Insurance

Canada

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Mining

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure

CHES Special Risk Inc.

Chutter Underwriting Services

Evolution Insurance Inc.

South Western Group

SSRU

SUM

Totten Insurance Group

Motor Truck Cargo

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services Cansure

CHES Special Risk Inc.

Eagle Underwriting Group Inc.

Economical Insurance

Intact Insurance Company

Markel

Northbridge Insurance

South Western Group

SUM

Totten Insurance Group

Municipality

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure

CHES Special Risk Inc.

Chutter Underwriting Services

Frank Cowan Company

The Guarantee

Markel

South Western Group

SSRU

SUM

Municipality, Small

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc.

Chutter Underwriting Services

Frank Cowan Company

The Guarantee

South Western Group

SSRU

SUM

Unique Risks Ltd.

Music Promoters

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc.

Echelon Insurance

Markel

Milnco Insurance

South Western Group

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Nail Salons

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services

CHES Special Risk Inc.

Economical Insurance

Markel

Milnco Insurance Northbridge Insurance

South Western Group Sports & Fitness Insurance

Canada

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Outfitters & Guides

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. **Chutter Underwriting Services Echelon Insurance**

GameDay Insurance Inc. Markel

Northbridge Insurance South Western Group

Trinity Underwriting Managers Unique Risks Ltd.

Owner Occupied Dwellings

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure

CHES Special Risk Inc. Echelon Insurance

Economical Insurance

Intact Insurance Company **Chutter Underwriting Services**

Milnco Insurance South Western Group SUM

Totten Insurance Group Unique Risks Ltd.

Oxygen Bars

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel

MedThree Insurance Group South Western Group

Sports & Fitness Insurance Canada

SUM

Unique Risks Ltd.

Permanent Make-Up

A.M. Fredericks Underwriting CHES Special Risk Inc. **Chutter Underwriting Services** South Western Group Sports & Fitness Insurance Canada SUM

Personal Training Studios

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. **Economical Insurance** GameDay Insurance Inc. Markel Milnco Insurance

Northbridge Insurance South Western Group Sports & Fitness Insurance Canada

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Producer/Distributor (Entertainment)

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc.

Markel South Western Group SUM

Unique Risks Ltd.

Product Run-off

Approved Surety & Casualty Inc. CHES Special Risk Inc. Evolution Insurance Inc. South Western Group SSRU

Protective Services

SUM

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc.

Evolution Insurance Inc. Markel South Western Group SUM **Totten Insurance Group**

Racing Events

SUM

Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel South Western Group

Radio & Television

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Intact Insurance Company Markel Milneo Insurance

South Western Group SUM

Railways & Rail Operations

Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. Chutter Underwriting Services Eagle Underwriting Group Inc. Evolution Insurance Inc. Milnco Insurance South Western Group SUM

Recycling Centres

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services Cansure CHES Special Risk Inc. Chutter Underwriting Services

Markel Northbridge Insurance South Western Group

Totten Insurance Group Unique Risks Ltd.

A.M. Fredericks Underwriting Chutter Underwriting Services Unique Risks Ltd.

Riding Academies/Stables

Approved Surety & Casualty Inc. CHES Special Risk Inc. Echelon Insurance South Western Group SUM **Totten Insurance Group**

Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group

Scrap/Wrecking Yards

A.M. Fredericks Underwriting Approved Surety & Casualty Inc.

spotlight | surety



elling surety bonds can be a lucrative option for brokers looking to grow their commercial business. But success is based on investing the time to learn what you need to know.

Brokers placing surety bonds could get a higher commission rate than they would get from traditional property and casualty insurance lines, says Bob Landy, vice president of corporate surety at Intact Insurance.

"For larger brokers that have a decent volume, you are looking at up to 35%, and maybe a little bit higher in some cases, versus maybe 20% for other lines," Landy says of surety commissions.

A major market for surety bonds is construction.

Unlike commercial property and liability insurance, surety bonds do not insure the client. Instead, they benefit the client's clients. For example, some surety bonds cover the risk that a client fails to complete a construction project or pay its contractors.

A surety bond is a three-way contract between the insurer (the surety), the customer (the principal) and the obligee (the party to whom the bond is payable, in the event that the principal fails to fulfill its terms), as described by the Surety Association of Canada.

Surety requires a lot more activity on the part of the broker than traditional P&C lines of insurance, says Landy.

"In a traditional P&C client relationship, there is significant activity dealing with either the placement of the business or the renewal, and there may be other ongoing situations that arise but they are less frequent during the year," says Landy. "If the broker has a busy construction client, they may need hundreds of bid bonds a year for tendering projects, and that requires a lot of effort on the part of the broker in managing either the bond requests or getting the bonds out to the client on time."

In contrast to traditonal P&C products, which are comparatively more price-sensitive, surety garners higher commission rates and clients rarely move if they are satisfied. Brokerage owners who sell surety tend to get valuations of up to five times gross written premiums, which is a higher multiple than they would usually get for P&C books of business.

Brokers who want to expand into surety need to develop the right expertise, Landy says. They need to be able to give their clients confidence that they know what they are doing. "That either takes time, or you go out and hire one or two experts, depending on what you need, to help you along." Cu

Cansure

CHES Special Risk Inc. Chutter Underwriting Services

Northbridge Insurance

South Western Group

SUM

Totten Insurance Group Unique Risks Ltd.

Seasonal Risks (Ski Lifts, Water Slides, Skating, Etc.)

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure

CHES Special Risk Inc.

Echelon Insurance

GameDay Insurance Inc.

Markel

South Western Group

SUM

Totten Insurance Group Unique Risks Ltd.

Ship Repair

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Eagle Underwriting Group Inc. Northbridge Insurance South Western Group SUM

Short-Term Events (Sporting Events, Trade Shows)

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc.

Echelon Insurance

GameDay Insurance Inc.

Markel

South Western Group Sports & Fitness Insurance

Canada

SUM

Totten Insurance Group Unique Risks Ltd.

Small Commercial

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services

Cansure

CHES Special Risk Inc.

Echelon Insurance

Economical Insurance

Evolution Insurance Inc.

Intact Insurance Company

Markel

Milnco Insurance

Northbridge Insurance

South Western Group

Totten Insurance Group Trinity Underwriting Managers

Unique Risks Ltd.

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services Cansure

CHES Special Risk Inc.

Chutter Underwriting Services **Economical Insurance**

Markel

MedThree Insurance Group

Milnco Insurance

Northbridge Insurance South Western Group

Sports & Fitness Insurance

Canada

SUM

Totten Insurance Group Trinity Underwriting Managers

Special Events

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. GameDay Insurance Inc.

Markel

South Western Group Sports & Fitness Insurance

Canada

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Spectator Liability

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc.

Markel

South Western Group

SUM

Totten Insurance Group Unique Risks Ltd.

Sports Facilities & Arenas

A.M. Fredericks Underwriting GameDay Insurance Inc.

Markel

SSRU

SUM

Unique Risks Ltd.

Stand Alone Cyber Liability

Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc.

Eagle Underwriting Group Inc.

Evolution Insurance Inc. Liberty Mutual Canada

Markel

MedThree Insurance Group Milnco Insurance

SUM

Totten Insurance Group Trinity Underwriting Managers

Suntanning Salons

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel

MedThree Insurance Group South Western Group

Sports & Fitness Insurance Canada

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Tattoo & Body Piercing

A.M. Fredericks Underwriting CHES Special Risk Inc. Chutter Underwriting Services

MedThree Insurance Group South Western Group

SUM

Totten Insurance Group

Tenant User Programs

A.M. Fredericks Underwriting GameDay Insurance Inc. SUM

Totten Insurance Group

Terrorism

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Eagle Underwriting Group Inc.

South Western Group **Totten Insurance Group**

Theatre

Markel

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. **Ecclesiastical Insurance Office** Markel

South Western Group SUM

Unique Risks Ltd.

Truckmen's Liability

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services Cansure

CHES Special Risk Inc. Chutter Underwriting Services Eagle Underwriting Group Inc. **Economical Insurance**

Milnco Insurance

Northbridge Insurance South Western Group SUM

Totten Insurance Group

U.S. Sales

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services Cansure

CHES Special Risk Inc. Chutter Underwriting Services Economical Insurance Evolution Insurance Inc. Intact Insurance Company Liberty Mutual Canada Markel Milnco Insurance Northbridge Insurance South Western Group SSRU SUM

Totten Insurance Group

Unique Risks Ltd.

Unions

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. Markel SUM

Trinity Underwriting Managers

Trinity Underwriting Managers

Veterinarians

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. **Echelon Insurance Economical Insurance** MedThree Insurance Group Northbridge Insurance South Western Group **Totten Insurance Group**

War Risks

Approved Surety & Casualty Inc. CHES Special Risk Inc. Eagle Underwriting Group Inc. South Western Group

Warehouseman

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc.

Eagle Underwriting Group Inc.

Markel Milnco Insurance Northbridge Insurance South Western Group SUM

Totten Insurance Group

Water Theme Parks A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc.

Markel

South Western Group

Totten Insurance Group Unique Risks Ltd.

Wave Pools

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel South Western Group SHM

Unique Risks Ltd.

Wedding

A.M. Fredericks Underwriting Aurora Underwriting Services **Trinity Underwriting Managers**

Welding Contractors

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services Cansure CHES Special Risk Inc. Chutter Underwriting Services **Economical Insurance**

Evolution Insurance Inc. Markel Milnco Insurance Northbridge Insurance South Western Group **SSRU** SUM

Totten Insurance Group Trinity Underwriting Managers

Unique Risks Ltd. **Wellness Clinics**

A.M. Fredericks Underwriting Aurora Underwriting Services **Economical Insurance** Markel Milneo Insurance Sports & Fitness Insurance Canada

SUM

Trinity Underwriting Managers Unique Risks Ltd.

Workers' Compensation

CHES Special Risk Inc. Liberty Mutual Canada South Western Group

Wrap Up

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services Cansure CHES Special Risk Inc. Chutter Underwriting Services **Economical Insurance**

Evolution Insurance Inc. Intact Insurance Company Liberty Mutual Canada Milnco Insurance Northbridge Insurance

South Western Group **SSRU**

SUM

Totten Insurance Group

Youth Camps

GameDay Insurance Inc. Markel SUM

Unique Risks Ltd.

GROUP

Accident Death & Dismemberment

CHES Special Risk Inc. Frank Cowan Company Sutton Special Risk

Economical Insurance

Business Travel Accident

CHES Special Risk Inc. Sutton Special Risk

Commercial

A.M. Fredericks Underwriting CHES Special Risk Inc. **Economical Insurance** Evolution Insurance Inc. Intact Insurance Company Milnco Insurance Northbridge Insurance **SSRU Totten Insurance Group**

Critical Illness

CHES Special Risk Inc. Frank Cowan Company Sutton Special Risk

CHES Special Risk Inc. Sutton Special Risk

Direct Marketing

CHES Special Risk Inc. Sutton Special Risk

Disability

CHES Special Risk Inc. Sutton Special Risk

Errors & Omissions

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure

CHES Special Risk Inc.

Intact Insurance Company

MedThree Insurance Group

Totten Insurance Group Trisura

Expatriate

CHES Special Risk Inc. Sutton Special Risk

General Contractors

A.M. Fredericks Underwriting CHES Special Risk Inc. Evolution Insurance Inc. Markel

Milnco Insurance

Group Creditor

Echelon Insurance

Health

CHES Special Risk Inc.

Sutton Special Risk

Homeowners

A.M. Fredericks Underwriting CHES Special Risk Inc. **Economical Insurance** Milnco Insurance **Totten Insurance Group**

Kidnap & Ransom

Aurora Underwriting Services Sutton Special Risk **Totten Insurance Group**

Legal Benefits

CHES Special Risk Inc.

Liability

A.M. Fredericks Underwriting CHES Special Risk Inc. Markel Milnco Insurance

Totten Insurance Group

CHES Special Risk Inc. Sutton Special Risk

Living Benefits

CHES Special Risk Inc. Sutton Special Risk

Multi-National Benefits

CHES Special Risk Inc. Sutton Special Risk

Personal Excess Liability

CHES Special Risk Inc. **Economical Insurance Totten Insurance Group**

Stop-Loss (Health Benefits)

CHES Special Risk Inc. Sutton Special Risk

Travel Insurance

CHES Special Risk Inc. Sutton Special Risk

Visitors to Canada Medical

CHES Special Risk Inc. Sutton Special Risk

Workers Compensation Replacement

CHES Special Risk Inc. Sutton Special Risk

HOSPITALITY

Adult Entertainment, Nightclubs

A.M. Fredericks Underwriting Cansure South Western Group **SSRU**

Totten Insurance Group

Bars, Sportsbars, Pubs, Lounges

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. **Chutter Underwriting Services** Milnco Insurance South Western Group

SSRII

Totten Insurance Group

Bed & Breakfasts

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure CHES Special Risk Inc. **Chutter Underwriting Services Economical Insurance** Intact Insurance Company Markel Milnco Insurance Northbridge Insurance

Driving Ranges

A.M. Fredericks Underwriting CHES Special Risk Inc. Markel South Western Group SUM

Totten Insurance Group

Errors & Omissions

Totten Insurance Group

A.M. Fredericks Underwriting Cancura CHES Special Risk Inc. SHM Trisura

Family Restaurants

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure CHES Special Risk Inc. Chutter Underwriting Services **Economical Insurance** Intact Insurance Company

Markel Milnco Insurance Northbridge Insurance South Western Group

SSRU SUM

Totten Insurance Group

Fine Dining Restaurants

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure

CHES Special Risk Inc. Chutter Underwriting Services **Economical Insurance** Intact Insurance Company Markel

Milnco Insurance Northbridge Insurance South Western Group SSRU

Totten Insurance Group

Food Borne Illness

A.M. Fredericks Underwriting CHES Special Risk Inc. Markel SSRU SUM

Totten Insurance Group

Golf Courses

A.M. Fredericks Underwriting Chutter Underwriting Services Markel Northbridge Insurance SSRU SUM

Homestavs

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc.

A.M. Fredericks Underwriting

Hotel/Motel

Aurora Underwriting Services Cansure CHES Special Risk Inc. Chutter Underwriting Services Echelon Insurance Intact Insurance Company Markel Milnco Insurance Northbridge Insurance South Western Group SSRU SUM **Totten Insurance Group**

Legal Expense

A.M. Fredericks Underwriting CHES Special Risk Inc. Milnco Insurance South Western Group **Totten Insurance Group**

Lodges, Fishing Camps

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure CHES Special Risk Inc. **Chutter Underwriting Services** Intact Insurance Company Markel Northbridge Insurance SSRU SUM Totten Insurance Group Unique Risks Ltd.

Resorts

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure CHES Special Risk Inc. Markel Milnco Insurance Northbridge Insurance SSRU SUM Unique Risks Ltd.

Rooming & Boarding Houses

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure CHES Special Risk Inc.

Intact Insurance Company

Markel South Western Group SHM

Totten Insurance Group Royal Canadian Legions

A.M. Fredericks Underwriting Cansure

South Western Group **Totten Insurance Group**

Substandard Risks

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Chutter Underwriting Services Intact Insurance Company Milnco Insurance South Western Group **Totten Insurance Group**

HOSPITALS

Chutter Underwriting Services Frank Cowan Company Markel MedThree Insurance Group SSRU SUM

INDIVIDUAL HEALTH

MedThree Insurance Group Sutton Special Risk

INTERNET

Access Providers

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Intact Insurance Company Markel South Western Group SUM **Totten Insurance Group Trinity Underwriting Managers Application Developers** A.M. Fredericks Underwriting

Cansure CHES Special Risk Inc. Intact Insurance Company Markel Northbridge Insurance South Western Group SUM **Totten Insurance Group** Trinity Underwriting Managers

Broadcasters/Podcasters

Trisura

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Intact Insurance Company Milnco Insurance South Western Group SUM **Trinity Underwriting Managers**

Cvber Risks

A.M. Fredericks Underwriting Aurora Underwriting Services



Home Security Net: A proactive cyber protection for Personal lines protecting all devises connected to your home WiFi.

Auroraunderwriting.com

BI&I

Cansure CHES Special Risk Inc. Eagle Underwriting Group Inc. Evolution Insurance Inc. Frank Cowan Company Intact Insurance Company Liberty Mutual Canada Markel

Milnco Insurance Northbridge Insurance South Western Group SUM

Totten Insurance Group Trinity Underwriting Managers

Online Rating Site

A.M. Fredericks Underwriting CHES Special Risk Inc. Intact Insurance Company

Trinity Underwriting Managers

A.M. Fredericks Underwriting

Web Design

Cansure

CHES Special Risk Inc. Intact Insurance Company Markel Milneo Insurance Northbridge Insurance South Western Group SUM **Totten Insurance Group Trinity Underwriting Managers**

JACKPOT COVERAGE

Bingo

Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. **Echelon Insurance** South Western Group Sutton Special Risk

Direct Mail Solicitation

Approved Surety & Casualty Inc. South Western Group

Hole In One

Echelon Insurance Intact Insurance Company South Western Group Sutton Special Risk

Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group Sutton Special Risk

Scratch Cards

Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group Sutton Special Risk

Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group Sutton Special Risk

Sports Book

Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group Sutton Special Risk

Video Poker

Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group Sutton Special Risk

KENNELS

A.M. Fredericks Underwriting Aurora Underwriting Services CHES Special Risk Inc. Markel SUM **Totten Insurance Group**

KIDNAP, RANSOM & EXTORTION

Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada Milnco Insurance South Western Group Sutton Special Risk **Totten Insurance Group** Trisura

LEGAL EXPENSE INSURANCE

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. **Echelon Insurance** Frank Cowan Company Milnco Insurance South Western Group

spotlight | travel insurance



ravel insurance is encountering three main emerging trends, says Stacey Hughes-Brooks, head of travel at RBC Insurance.

The first is digital growth. "Insurers are becoming more mobile with the launch of new digital apps, especially in the travel insurance space," Hughes-Brooks says. Traditional insurers are now re-aligning their resources to hop on the digital bandwagon.

Data is the second. Insurers are starting to leverage data to gain insights into their customers; this helps to drive retention and business growth, a path trail-blazed by the Amazons and Facebooks of the world.

Finally, travellers' behaviour has shifted. For example, there is an increase in multi-generational travel, says Hughes-Brooks.

"You have grandparents and their children and grandchildren — and sometimes great grandchildren — taking family trips," she says. "I think part of that is Canadians are healthier and living longer than ever before."

Some family members may understand the need for travel insurance, but education of others remains key.

Education is particularly important for millennials (those born between 1980 and 1996), says Karen Costain, national director of business development for retail travel with Allianz Global Assistance.

"Millennials are starting to travel with shorter windows of time for planning, a lot of on-the-spot travel, and they're not necessarily thinking of travel insurance," Costain says. "A lot of them are working remotely, so they'll pack the laptop and go for a month and travel to multiple countries."

As a result, they need much more than simply medical insurance — they also need coverage for baggage, trip interruption, and ticket protection. "We're seeing more of that package-plan experience, so they've got a little bit of everything in their travel insurance."

Unlike their parents and grandparents, many millennials book online instead of through a travel agent, says Costain. "We're trying to build out social

media platforms to get the attention of this age group and educate them on the importance of protecting their trips."

Millennials may be travelling for longer periods, but that's not necessarily the case for the baby boomers (those born between 1946 and 1964). "We're not seeing those long stays down in Florida or Arizona as much," says Costain. "They're very leery and aware of the hospital costs and the problems in the United States. We're seeing different destinations or shorter trips to the U.S. They used to go down for three to six months, but now they're going down for three to four weeks."

Those coming into Canada to visit friends and family also need travel insurance. "For the most part, when they are bringing guests over here from overseas, Canadians don't think that their guests need insurance," says Costain. "People are coming into Canada realizing they don't have insurance. Companies providing coverage for inbound travellers have become a really visible niche in the market." Cu

Totten Insurance Group
Trinity Underwriting Managers

LITIGATION INSURANCE

Contingent Asset Indemnity

CHES Special Risk Inc.

Contingent Liabilities Indemnity

CHES Special Risk Inc.

Defendant's Commercial Litigation Indemnity

CHES Special Risk Inc.

Judicial Delay

CHES Special Risk Inc. Sutton Special Risk

Opponents' Cost Indemnity

CHES Special Risk Inc.

Plantiffs Costs Indemnity

CHES Special Risk Inc.

Trial Disruption Indemnity

CHES Special Risk Inc.

MAIL INSURANCE

Approved Surety & Casualty Inc. Trisura

MANUFACTURING AND RESOURCES (Except Oil & Gas)

Agricultural Equipment

A.M. Fredericks Underwriting Aurora Underwriting Services BI&I

Cansure

CHES Special Risk Inc. Chutter Underwriting Services Eagle Underwriting Group Inc.

Economical Insurance

Evolution Insurance Inc.

Liberty Mutual Canada

Markel

Milnco Insurance

Northbridge Insurance

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Agricultural Product

A.M. Fredericks Underwriting CHES Special Risk Inc. Chutter Underwriting Services Economical Insurance

Liberty Mutual Canada

Markel

Northbridge Insurance

South Western Group

SSRU

SUM

Totten Insurance Group
Trinity Underwriting Managers

Unique Risks Ltd.

Amusement Equipment

A.M. Fredericks Underwriting CHES Special Risk Inc.

Chutter Underwriting Services Liberty Mutual Canada

Markel

SSRU

SUM

Totten Insurance Group Unique Risks Ltd.

Biotechnology

A.M. Fredericks Underwriting Aurora Underwriting Services CHES Special Risk Inc.

Evolution Insurance Inc.

Markel

SUM

Trinity Underwriting Managers

Chemicals, High Hazard

A.M. Fredericks Underwriting CHES Special Risk Inc. Chutter Underwriting Services

Evolution Insurance Inc.

Markel

SSRU

SUM

Totten Insurance Group
Trinity Underwriting Managers

Clothing

A.M. Fredericks Underwriting

Cansure

CHES Special Risk Inc.

Chutter Underwriting Services

Economical Insurance

Evolution Insurance Inc.

Intact Insurance Company

Liberty Mutual Canada

Liberty Mutual Ca

Markel

Milnco Insurance

Northbridge Insurance

South Western Group

SSRU

SUM

Totten Insurance Group
Trinity Underwriting Managers

Unique Risks Ltd.

Contractors Equipment

A.M. Fredericks Underwriting Aurora Underwriting Services BI&I

Cansure

CHES Special Risk Inc.

Chutter Underwriting Services Eagle Underwriting Group Inc.

Evolution Insurance Inc.

Intact Insurance Company

Markel

Milnco Insurance

Northbridge Insurance

South Western Group SSRU SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Drugs, Pharmaceuticals, Perfumes, Cosmetics

A.M. Fredericks Underwriting Aurora Underwriting Services CHES Special Risk Inc. Chutter Underwriting Services Evolution Insurance Inc.

Markel

SUM

Totten Insurance Group Trinity Underwriting Managers

Excess Liability

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure

CHES Special Risk Inc.
Chutter Underwriting Services

Evolution Insurance Inc.

Liberty Mutual Canada Markel

Milnco Insurance

Northbridge Insurance

South Western Group

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Explosives

A.M. Fredericks Underwriting CHES Special Risk Inc.

Chutter Underwriting Services Markel

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Feed Mills

A.M. Fredericks Underwriting BI&I

CHES Special Risk Inc. Economical Insurance

Evolution Insurance Inc.

Liberty Mutual Canada Markel

Northbridge Insurance SUM

Fireworks

A.M. Fredericks Underwriting CHES Special Risk Inc.

Markel SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Food Processing

A.M. Fredericks Underwriting

Aurora Underwriting Services

Cansure

CHES Special Risk Inc.

Chutter Underwriting Services Economical Insurance

Evolution Insurance Inc.

Intact Insurance Company

Liberty Mutual Canada Markel

Milnco Insurance

Northbridge Insurance

South Western Group

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Garment Contractors

A.M. Fredericks Underwriting Cansure

CHES Special Risk Inc.

Chutter Underwriting Services Evolution Insurance Inc.

Liberty Mutual Canada

Markel

Milnco Insurance

Unique Risks Ltd.

South Western Group

SUM

Totten Insurance Group
Trinity Underwriting Managers

Highly Protected Manufacturing

A.M. Fredericks Underwriting

Cansure

CHES Special Risk Inc.
Chutter Underwriting Services

Evolution Insurance Inc.

Intact Insurance Company

Liberty Mutual Canada

Milnco Insurance Northbridge Insurance

SSRI

SUM Totten Insurance Group Trinity Underwriting Managers

Light Industry

A.M. Fredericks Underwriting Aurora Underwriting Services BI&I

Cansure

CHES Special Risk Inc.

Chutter Underwriting Services Echelon Insurance

Economical Insurance

Evolution Insurance Inc.
Intact Insurance Company

Liberty Mutual Canada Markel

Milnco Insurance

Northbridge Insurance

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Logging Operations (and Brush Clearing Equipment)

A.M. Fredericks Underwriting

Cansure

CHES Special Risk Inc.
Chutter Underwriting Services
Evolution Insurance Inc.
Liberty Mutual Canada
Northbridge Insurance
South Western Group
SSRU

SUM

Totten Insurance Group Unique Risks Ltd.

Machinery

A.M. Fredericks Underwriting Aurora Underwriting Services BI&I

Cansure

CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance
Evolution Insurance Inc.
Intact Insurance Company

Liberty Mutual Canada

Markel

Milnco Insurance Northbridge Insurance SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Machine Shops

A.M. Fredericks Underwriting BI&I

Cansure

CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance
Evolution Insurance Inc.

Intact Insurance Company

Liberty Mutual Canada

Markel

Milnco Insurance Northbridge Insurance

SSRU SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Manufacturers' Output

A.M. Fredericks Underwriting CHES Special Risk Inc. Evolution Insurance Inc. Liberty Mutual Canada SSRU SUM

Trinity Underwriting Managers

Unique Risks Ltd.

Medical Products

A.M. Fredericks Underwriting Aurora Underwriting Services BI&I

Cansure

CHES Special Risk Inc. Chutter Underwriting Services

Economical Insurance Evolution Insurance Inc.

Markel

SHM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Metal Products (Auto Parts)

A.M. Fredericks Underwriting BI&I

CHES Special Risk Inc. Chutter Underwriting Services Economical Insurance Evolution Insurance Inc.

Intact Insurance Company

Markel

Northbridge Insurance South Western Group

SSRU SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Metal Products (Excluding Aircraft & Auto Parts)

A.M. Fredericks Underwriting Aurora Underwriting Services BI&I

Cansure

CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance

Evolution Insurance Inc.

Markel

Milnco Insurance

Northbridge Insurance South Western Group

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Mining Operations

A.M. Fredericks Underwriting
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Evolution Insurance Inc.
Liberty Mutual Canada
Northbridge Insurance

SSRU SUM

Totten Insurance Group

Paper Products

A.M. Fredericks Underwriting

Aurora Underwriting Services

Cansure

CHES Special Risk Inc. Chutter Underwriting Services

Economical Insurance Fyolution Insurance Inc.

Liberty Mutual Canada

Markel

Milnco Insurance Northbridge Insurance

South Western Group

SSRU SUM

Totten Insurance Group
Trinity Underwriting Managers
Unique Risks Ltd.

Plastics, Synthetic Resins and Fibers

A.M. Fredericks Underwriting Aurora Underwriting Services BI&I

CHES Special Risk Inc.
Chutter Underwriting Services
Evolution Insurance Inc.

Liberty Mutual Canada

Markel

Northbridge Insurance South Western Group

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Portable Sawmills

A.M. Fredericks Underwriting Cansure

CHES Special Risk Inc. Chutter Underwriting Services SSRU

SUM

Printing Operations

A.M. Fredericks Underwriting BI&I

Cansure

CHES Special Risk Inc. Chutter Underwriting Services

Economical Insurance Evolution Insurance Inc.

Intact Insurance Company Liberty Mutual Canada

Markel

Milnco Insurance Northbridge Insurance

SSRU SUM

(Malicious)

Totten Insurance Group

Product Contamination

Aurora Underwriting Services CHES Special Risk Inc. Economical Insurance Evolution Insurance Inc. Liberty Mutual Canada South Western Group SUM

Totten Insurance Group

Product Recall

A.M. Fredericks Underwriting Aurora Underwriting Services CHES Special Risk Inc. Economical Insurance Liberty Mutual Canada

Markel

South Western Group

SUM

Totten Insurance Group
Trinity Underwriting Managers

Rubber Recycling & Remanufacture

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure

CHES Special Risk Inc.

Chutter Underwriting Services Evolution Insurance Inc.

Markel

South Western Group SSRU

SUM

Totten Insurance Group Unique Risks Ltd.

Safety Equipment

A.M. Fredericks Underwriting Cansure

CHES Special Risk Inc.

Chutter Underwriting Services
Evolution Insurance Inc.

Liberty Mutual Canada

Markel SSRU

SUM

Totten Insurance Group
Trinity Underwriting Managers

Sawmills

A.M. Fredericks Underwriting

Cansure

CHES Special Risk Inc.
Chutter Underwriting Services

Economical Insurance

Liberty Mutual Canada Northbridge Insurance

SSRU SUM

Totten Insurance Group

Software/Hardware

A.M. Fredericks Underwriting Cansure

CHES Special Risk Inc.

Liberty Mutual Canada Milnco Insurance

Northbridge Insurance South Western Group

SUM

Totten Insurance Group Trinity Underwriting Managers

Sporting Goods

A.M. Fredericks Underwriting Cansure

CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance
Evolution Insurance Inc.

Liberty Mutual Canada Markel

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Statutory Defence & Reimbursement Program

CHES Special Risk Inc. SUM

Toys

A.M. Fredericks Underwriting CHES Special Risk Inc. Evolution Insurance Inc. Liberty Mutual Canada Markel SSRU SUM

Trinity Underwriting Managers Unique Risks Ltd.

Woodworking Shops

A.M. Fredericks Underwriting BI&I

Cansure

CHES Special Risk Inc. Chutter Underwriting Services Evolution Insurance Inc. Liberty Mutual Canada

Markel Northbridge Insurance South Western Group

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

MARINE



Insurance for Things That Move.TM

YOUR ONE-STOP-SHOP FOR INSURANCE SOLUTIONS

WWW.EAGLEUNDERWRITING.COM

Antique Craft

Eagle Underwriting Group Inc. SUM

Boat & Boat Supply Dealers

Eagle Underwriting Group Inc.

Intact Insurance Company Northbridge Insurance South Western Group

Boat Rental

Eagle Underwriting Group Inc. Northbridge Insurance

Builders Risks

Approved Surety & Casualty Inc. Cansure

Eagle Underwriting Group Inc. Intact Insurance Company Liberty Mutual Canada Northbridge Insurance South Western Group SUM

Cargo, Coastal

Aurora Underwriting Services Eagle Underwriting Group Inc. Liberty Mutual Canada Northbridge Insurance South Western Group SUM

Cargo, Contingent Insurance

Aurora Underwriting Services
Eagle Underwriting Group Inc.
Liberty Mutual Canada
Northbridge Insurance
South Western Group
SUM

Cargo, Ocean

Aurora Underwriting Services
Eagle Underwriting Group Inc.
Intact Insurance Company
Liberty Mutual Canada
Milnco Insurance
Northbridge Insurance
South Western Group
SUM

Charter Risks

Eagle Underwriting Group Inc. Intact Insurance Company Liberty Mutual Canada Northbridge Insurance South Western Group SUM

Crew Personal AD&D

Sutton Special Risk

Ferries

Eagle Underwriting Group Inc. Liberty Mutual Canada Northbridge Insurance South Western Group SUM

Fishing Vessels

Eagle Underwriting Group Inc. Liberty Mutual Canada Northbridge Insurance SUM

Florida Coverage

Eagle Underwriting Group Inc. Intact Insurance Company

High Value Yachts

Eagle Underwriting Group Inc. Intact Insurance Company South Western Group SUM

House Boats

A.M. Fredericks Underwriting Northbridge Insurance

Hull & Machinery

Eagle Underwriting Group Inc. Intact Insurance Company Liberty Mutual Canada Northbridge Insurance South Western Group SUM

Inland Waterway Vessels

Eagle Underwriting Group Inc. Intact Insurance Company Liberty Mutual Canada

let Ski

Echelon Insurance Northbridge Insurance

Marinas

Cansure
Eagle Underwriting Group Inc.
Intact Insurance Company
Northbridge Insurance
South Western Group
SUM

Motor Truck Cargo L.L.

Eagle Underwriting Group Inc. South Western Group SUM

Ocean Marine

Eagle Underwriting Group Inc. Intact Insurance Company Liberty Mutual Canada Northbridge Insurance South Western Group SUM

Off-Shore Drilling

South Western Group

Passenger Personal AD&D

Sutton Special Risk

Pleasure Craft

Eagle Underwriting Group Inc. Echelon Insurance Economical Insurance Intact Insurance Company South Western Group

Shiprepairers Legal Liability

Approved Surety & Casualty Inc. Eagle Underwriting Group Inc. Intact Insurance Company Liberty Mutual Canada Northbridge Insurance South Western Group SUM

Stock Through-Put

Cansure
Eagle Underwriting Group Inc.
Northbridge Insurance
South Western Group
SUM

Terminal Operators

Eagle Underwriting Group Inc. Intact Insurance Company Liberty Mutual Canada Northbridge Insurance SUM

Tour Boats

Eagle Underwriting Group Inc. Intact Insurance Company Northbridge Insurance South Western Group

Tugs, Barges

Approved Surety & Casualty Inc.
Eagle Underwriting Group Inc.
Intact Insurance Company
Liberty Mutual Canada
Northbridge Insurance
South Western Group
SUM

U.S. Sales

Approved Surety & Casualty Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada South Western Group SUM

Water Transport Services

Approved Surety & Casualty Inc. Eagle Underwriting Group Inc. Northbridge Insurance South Western Group

Wharf & Waterfront Property

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Northbridge Insurance South Western Group SUM

Wooden Boats

Eagle Underwriting Group Inc. SUM

Yacht Clubs

Eagle Underwriting Group Inc. Northbridge Insurance

MISCELLANEOUS ARTICLES

A.M. Fredericks Underwriting Aurora Underwriting Services CHES Special Risk Inc. Chutter Underwriting Services Markel Milnco Insurance Northbridge Insurance SUM Trinity Underwriting Managers

MUNICIPAL SCHEDULES

A.M. Fredericks Underwriting Cansure Chutter Underwriting Services Frank Cowan Company The Guarantee SSRU SUM

MUNICIPALITIES

BI&I Cansure Chutter Underwriting Services Frank Cowan Company The Guarantee Markel SSRU SUM

MUSEUMS

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure CHES Special Risk Inc. Eagle Underwriting Group Inc. Ecclesiastical Insurance Office South Western Group SUM

MUSICAL INSTRUMENTS

A.M. Fredericks Underwriting Eagle Underwriting Group Inc. Trinity Underwriting Managers

OIL & GAS

Above & Below Ground Storage

A.M. Fredericks Underwriting Bl&l Cansure CHES Special Risk Inc.

Liberty Mutual Canada South Western Group SSRU

SUM

Totten Insurance Group
Trinity Underwriting Managers

Business Interruption

Aurora Underwriting Services BI&I

CHES Special Risk Inc. Intact Insurance Company Liberty Mutual Canada South Western Group SSRU

Trinity Underwriting Managers

Drilling Equipment

A.M. Fredericks Underwriting Aurora Underwriting Services Bl&I Cansure CHES Special Risk Inc. South Western Group SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers

Environmental Damage Liability

Aurora Underwriting Services CHES Special Risk Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada Markel South Western Group

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers

Excess Liability

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure

CHES Special Risk Inc. Chutter Underwriting Services Intact Insurance Company

Liberty Mutual Canada

Markel

South Western Group SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers

Facturing

BI&I

CHES Special Risk Inc. Economical Insurance SSRU

Trinity Underwriting Managers

Gas Plants

CHES Special Risk Inc. Liberty Mutual Canada Northbridge Insurance SSRU

Trinity Underwriting Managers

Offshore Drilling

CHES Special Risk Inc.
South Western Group
Trinity Underwriting Managers

Oilfield Welding

A.M. Fredericks Underwriting Aurora Underwriting Services CHES Special Risk Inc. Chutter Underwriting Services Economical Insurance Intact Insurance Company Milnco Insurance SSRU SUM Trinity Underwriting Managers

Onshore Oil Well Drilling

BI&I Cansure CHES Special Risk Inc. Intact Insurance Company Northbridge Insurance South Western Group SSRU

SUM

Trinity Underwriting Managers

Petroleum, Natural Gas, Well-Lease Property

CHES Special Risk Inc. Liberty Mutual Canada South Western Group SSRU

Trinity Underwriting Managers

Pollution

Aurora Underwriting Services Cansure CHES Special Risk Inc. Eagle Underwriting Group Inc. Intact Insurance Company Liberty Mutual Canada Markel

South Western Group SSRU

SUM

Totten Insurance Group
Trinity Underwriting Managers

Refineries, Property & Liability

CHES Special Risk Inc. Liberty Mutual Canada Markel

South Western Group SSRU

Trinity Underwriting Managers

Seismic

CHES Special Risk Inc. Intact Insurance Company Markel Northbridge Insurance

South Western Group SSRU

Trinity Underwriting Managers

Service Contractors

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services BI&I

Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance
Intact Insurance Company
Markel
Milnco Insurance
Northbridge Insurance

Northbridge Insurance South Western Group SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers

Site Preparation

Aurora Underwriting Services BI&I Cansure

CHES Special Risk Inc. Chutter Underwriting Services Economical Insurance Intact Insurance Company Markel

Milnco Insurance

Northbridge Insurance

South Western Group SSRU

SUM

Trinity Underwriting Managers

Storage Risks

A.M. Fredericks Underwriting Aurora Underwriting Services RI&I

Cansure

CHES Special Risk Inc.
Intact Insurance Company
Liberty Mutual Canada

Markel

South Western Group

SSRU

SUM

Trinity Underwriting Managers

U.S. Risks

Cansure

Cansure
CHES Special Risk Inc.
Intact Insurance Company
Liberty Mutual Canada
Northbridge Insurance
South Western Group
SSRU

SUM

Trinity Underwriting Managers

Well Blow Out (Cost Of Control)

CHES Special Risk Inc. South Western Group Trinity Underwriting Managers

Wind Farms

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Aurora Underwriting Services
Bl&I
CHES Special Risk Inc.
Chutter Underwriting Services
Liberty Mutual Canada

Markel South Western Group

SSRU

SUM

Wireline Logging

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure

CHES Special Risk Inc.
Intact Insurance Company

Markel

Northbridge Insurance South Western Group SSRU

Trinity Underwriting Managers

OVERSEAS EXPOSURES

Rid Ronds

Approved Surety & Casualty Inc.

Boiler & Machinery

RI&I

CHES Special Risk Inc.

Defense Base Act Liability

CHES Special Risk Inc.

Disability

CHES Special Risk Inc. Sutton Special Risk

Errors & Omissions

A.M. Fredericks Underwriting Cansure

CHES Special Risk Inc.

Trinity Underwriting Managers

Excess Liability

A.M. Fredericks Underwriting Cansure

CHES Special Risk Inc.

Chutter Underwriting Services Liberty Mutual Canada

Markel

SSRU

SUM

Totten Insurance Group Trinity Underwriting Managers

Financial Guarantee

Approved Surety & Casualty Inc.

Foreign Property / GL & DIC

CHES Special Risk Inc. Liberty Mutual Canada SSRU

Foreign Voluntary Workers Compensation

CHES Special Risk Inc.

Global Master Controlled Programs

CHES Special Risk Inc. Liberty Mutual Canada

Incidental Exposures

CHES Special Risk Inc.

International Employee Benefits

Sutton Special Risk

Liability

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure

CHES Special Risk Inc. Chutter Underwriting Services Liberty Mutual Canada South Western Group

SSRU

SUM

Totten Insurance Group
Trinity Underwriting Managers

Marine Cargo

A.M. Fredericks Underwriting CHES Special Risk Inc.

Eagle Underwriting Group Inc. Liberty Mutual Canada South Western Group SUM

Totten Insurance Group

Medical

CHES Special Risk Inc. Sutton Special Risk

Oil & Gas Consultants

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure

CHES Special Risk Inc. South Western Group Trinity Underwriting Managers

Performance Bonds

Approved Surety & Casualty Inc.

Property

CHES Special Risk Inc. South Western Group Totten Insurance Group

Surety Bonds

Approved Surety & Casualty Inc. Liberty Mutual Canada

Terrorism

Eagle Underwriting Group Inc. Liberty Mutual Canada Markel

Sutton Special Risk

Trade Disruption

Eagle Underwriting Group Inc. Markel

U.S. Products Liability

A.M. Fredericks Underwriting Cansure

Chutter Underwriting Services Liberty Mutual Canada

Markel

South Western Group

SSRU

SUM

Trinity Underwriting Managers

U.S. Workers Compensation

Liberty Mutual Canada

U.S. Domiciled Risks

SSRU

Sutton Special Risk

Umbrella Liability

A.M. Fredericks Underwriting Aurora Underwriting Services CHES Special Risk Inc.

Chutter Underwriting Services Liberty Mutual Canada

Markel

South Western Group SSRU

SUM

Totten Insurance Group
Trinity Underwriting Managers

War

 ${\it Eagle \ Underwriting \ Group \ Inc.}$

Sutton Special Risk

War Risk, AD&D

CHES Special Risk Inc. South Western Group Sutton Special Risk

War Risk. Term Life

CHES Special Risk Inc. South Western Group Sutton Special Risk

World Wide Product Liability

Aurora Underwriting Services CHES Special Risk Inc. Liberty Mutual Canada

Markel

South Western Group

SUM

Totten Insurance Group Trinity Underwriting Managers

PERSONAL INJURY

Advertisers

Trisura

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel South Western Group SUM

Trinity Underwriting Managers

Advertising Agencies

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel South Western Group

Trinity Underwriting Managers Trisura

Book Publisher

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc.

Markel

South Western Group SUM

Trinity Underwriting Managers Trisura

Broadcasters, Radio & Television

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel

South Western Group

Trinity Underwriting Managers Trisura

Cablecasters

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel South Western Group SUM Trinity Underwriting Managers Trisura

Internet Liability

Trisura

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group SUM Trinity Underwriting Managers

Internet Service Provider

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group SUM Trinity Underwriting Managers Trisura

Libel, Slander

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel South Western Group

SUM

Trinity Underwriting Managers Trisura

Magazine, Publishers

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc.

Markel

South Western Group

Trinity Underwriting Managers Trisura

Media Holding Companies

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel

Trinity Underwriting Managers
Trisura

South Western Group

Newspaper Carriers

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc.

Markel

South Western Group SUM

Trinity Underwriting Managers
Trisura

Newspapers

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel

South Western Group SUM

A.M. Fredericks Underwriting

Trinity Underwriting Managers Trisura

Non-Profit Media

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel South Western Group

SUM

Trinity Underwriting Managers Trisura

Producers Errors & Ommissions

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group SUM

Trinity Underwriting Managers

Radio, TV & Film

Trisura

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group SUM Trinity Underwriting Managers

Societies & Associations

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Frank Cowan Company Markel South Western Group

SUM

Trinity Underwriting Managers Trisura

POLITICAL RISK

CHES Special Risk Inc. Eagle Underwriting Group Inc. Markel South Western Group Sutton Special Risk **Totten Insurance Group**

POLLUTION

Asbestos, Lead, Silica & Mould Remediation

Approved Surety & Casualty Inc. CHES Special Risk Inc. Markel South Western Group

Totten Insurance Group Trinity Underwriting Managers

Consultants

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. Liberty Mutual Canada Markel

South Western Group SUM

Totten Insurance Group Trinity Underwriting Managers

Contractors

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada Markel

South Western Group SUM

Totten Insurance Group Trinity Underwriting Managers

Contractors, Remediation

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Liberty Mutual Canada Markel South Western Group SHM Totten Insurance Group

Trinity Underwriting Managers

Environmental

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada Markel South Western Group SUM **Totten Insurance Group**

Trinity Underwriting Managers

CHES Special Risk Inc. Liberty Mutual Canada Markel SUM

Trinity Underwriting Managers

Fixed Facilities

Approved Surety & Casualty Inc. CHES Special Risk Inc. Liberty Mutual Canada Markel South Western Group

Garbage Collection

Totten Insurance Group

Totten Insurance Group

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. Liberty Mutual Canada Markel South Western Group SUM

Landfill Transfer Stations A.M. Fredericks Underwriting

Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. Liberty Mutual Canada Markel South Western Group SUM **Totten Insurance Group**

Trinity Underwriting Managers

Pesticide Liability A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Liberty Mutual Canada Markel South Western Group SUM **Totten Insurance Group**

Real Estate

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Liberty Mutual Canada Markel South Western Group SUM

Trinity Underwriting Managers

Totten Insurance Group Storage Tank Liability

Approved Surety & Casualty Inc. CHES Special Risk Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada Markel South Western Group SUM

Transportation

Totten Insurance Group

A.M. Fredericks Underwriting CHES Special Risk Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada SUM

U.S. Risks

Approved Surety & Casualty Inc. CHES Special Risk Inc. Liberty Mutual Canada South Western Group SUM

PROPERTY

60 Amp Service

A.M. Fredericks Underwriting CHES Special Risk Inc. Intact Insurance Company South Western Group

ATM Machines

A.M. Fredericks Underwriting CHES Special Risk Inc.

Milnco Insurance SUM

Builders Risk

Approved Surety & Casualty Inc. Aurora Underwriting Services Cansure CHES Special Risk Inc. **Chutter Underwriting Services** Echelon Insurance Evolution Insurance Inc. Frank Cowan Company Liberty Mutual Canada Markel Milnco Insurance Northbridge Insurance South Western Group SSRII SUM

Claims Frequency

Totten Insurance Group

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. **Chutter Underwriting Services** Intact Insurance Company Milnco Insurance South Western Group SUM **Totten Insurance Group**

Condo Rental Protection

Intact Insurance Company

Contents in Storage

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. Chutter Underwriting Services Liberty Mutual Canada Northbridge Insurance South Western Group SUM Totten Insurance Group

Difference In Conditions

Approved Surety & Casualty Inc. CHES Special Risk Inc. Liberty Mutual Canada SUM

Excess Property

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. Liberty Mutual Canada Northbridge Insurance South Western Group SSRU SUM

Approved Surety & Casualty Inc.

Totten Insurance Group

CHES Special Risk Inc.

Golf Courses

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure Milnco Insurance Northbridge Insurance South Western Group

OUALI

Greenhouses

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure

Hard To Place Homeowners

A.M. Fredericks Underwriting CHES Special Risk Inc. Echelon Insurance Intact Insurance Company SUM

Totten Insurance Group

High Net Worth Homeowners

A.M. Fredericks Underwriting Aurora Underwriting Services CHES Special Risk Inc. The Guarantee Totten Insurance Group

High Valued Property

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Aurora Underwriting Services
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
The Guarantee
Liberty Mutual Canada
Milnco Insurance
South Western Group

Totten Insurance Group

SSRU

Highly Protected Manufacturing Risks

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. Chutter Underwriting Services Liberty Mutual Canada

Milnco Insurance Northbridge Insurance South Western Group

SSRU

Totten Insurance Group Trisura

Homeowners With Boarders

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Milnco Insurance South Western Group SUM Totten Insurance Group

Independent Schools/Day Cares

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure

CHES Special Risk Inc.
Chutter Underwriting Services

Ecclesiastical Insurance Office
Markel

iviainei Niautialautala

Northbridge Insurance South Western Group

SSRU SUM

Totten Insurance Group

Totten Insurance Group

Jewelry

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. The Guarantee South Western Group

Legal Expense

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. Echelon Insurance The Guarantee Milnco Insurance South Western Group

Mobile Homes (Non-Motorized)

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. The Guarantee South Western Group SUM

Totten Insurance Group

Mortgagee In Possession

A.M. Fredericks Underwriting Cansure

CHES Special Risk Inc. South Western Group

Totten Insurance Group

Network Breach Business Interruption & Crisis Management

Approved Surety & Casualty Inc. CHES Special Risk Inc. Frank Cowan Company

Non-CSA Woodburners

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. CHES Special Risk Inc. South Western Group

Nurseries

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. Northbridge Insurance

Outbreak Extra Expense (Contagion Insurance Risk)

Frank Cowan Company Markel Northbridge Insurance

Primary Or Excess Placements

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Cansure
CHES Special Risk Inc.
Northbridge Insurance
South Western Group
SSRU
SUM
Totten Insurance Group
Trisura

Rental Property

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Aurora Underwriting Services
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Echelon Insurance
Economical Insurance
Intact Insurance Company
Milnco Insurance
Northbridge Insurance
South Western Group
SUM

Totten Insurance Group Residential Stratas

A.M. Fredericks Underwriting Chutter Underwriting Services Milnco Insurance SUM

Retail Flower Shops

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Aurora Underwriting Services
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Milnco Insurance
Northbridge Insurance

Short Term Rentals

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Intact Insurance Company
Milnco Insurance
Totten Insurance Group

Silverware

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Aurora Underwriting Services CHES Special Risk Inc. The Guarantee

Spec House for Sale

A.M. Fredericks Underwriting Approved Surety & Casualty Inc.

Cansure
CHES Special Risk Inc.
Milnco Insurance
Totten Insurance Group

Stand Alone Seasonals

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance
Milnco Insurance
South Western Group
SUM
Totten Insurance Group

Student Dwellings

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Aurora Underwriting Services
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Intact Insurance Company
South Western Group
SUM
Totten Insurance Group

Substandard Property

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Intact Insurance Company
Milnco Insurance
South Western Group
SUM
Totten Insurance Group

Terrorism

Approved Surety & Casualty Inc. CHES Special Risk Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada Totten Insurance Group

Tire & Rim

Chutter Underwriting Services SUM

Unusual Buildings

A.M. Fredericks Underwriting
Approved Surety & Casualty Inc.
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Intact Insurance Company
South Western Group
SSRU
SUM
Totten Insurance Group

Vacant House for Sale

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. Chutter Underwriting Services Intact Insurance Company Milnco Insurance South Western Group SUM

Totten Insurance Group

Vacant & Idle Buildings

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. Chutter Underwriting Services **Echelon Insurance** Intact Insurance Company Milnco Insurance

South Western Group SUM Totten Insurance Group

Vending Machines

A.M. Fredericks Underwriting Approved Surety & Casualty Inc. Cansure CHES Special Risk Inc. Chutter Underwriting Services SUM

RAILWAY ROLLING STOCK

Aurora Underwriting Services CHES Special Risk Inc. Eagle Underwriting Group Inc. Milnco Insurance South Western Group SUM

REAL PROPERTY

Bridges & Tunnels

Cansure CHES Special Risk Inc. Liberty Mutual Canada Northbridge Insurance South Western Group SSRU SUM

Totten Insurance Group

Dams & Hydro Projects

Cansure CHES Special Risk Inc. Liberty Mutual Canada Northbridge Insurance South Western Group **SSRU** SUM

Totten Insurance Group

Excess Liability

Aurora Underwriting Services CHES Special Risk Inc. Liberty Mutual Canada Milnco Insurance Northbridge Insurance South Western Group

SSRII SUM

Totten Insurance Group

Excess Property

Aurora Underwriting Services CHES Special Risk Inc. Liberty Mutual Canada **SSRU** SUM

Fibre Optics Cable

A.M. Fredericks Underwriting CHES Special Risk Inc. Northbridge Insurance South Western Group SSRU

Totten Insurance Group

Piers & Docks

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. South Western Group SSRU

Pipelines

SUM

Cansure CHES Special Risk Inc. Liberty Mutual Canada South Western Group SSRU

Power Generation

BI&I Cansure CHES Special Risk Inc. Liberty Mutual Canada Northbridge Insurance South Western Group SSRU SUM

Radio & Television Towers & **Equipment**

A.M. Fredericks Underwriting CHES Special Risk Inc. South Western Group SSRU

Storage Tanks

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Liberty Mutual Canada South Western Group SSRU SUM

Totten Insurance Group

Toll Highways

CHES Special Risk Inc. Northbridge Insurance South Western Group SSRU

U.S. Risks

CHES Special Risk Inc. Liberty Mutual Canada South Western Group

SSRII

Totten Insurance Group

RENEWABLE ENERGY

Associated Liability

Approved Surety & Casualty Inc. CHES Special Risk Inc. Chutter Underwriting Services South Western Group SSRU

SUM

Trinity Underwriting Managers

Approved Surety & Casualty Inc. BI&I

CHES Special Risk Inc. South Western Group **SSRU**

SUM

Trinity Underwriting Managers

Construction of Plants

CHES Special Risk Inc. Liberty Mutual Canada Milnco Insurance SSRU SUM

Trinity Underwriting Managers

Hvdro Electric

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SUM

Trinity Underwriting Managers

Installation Risks

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Northbridge Insurance

South Western Group **SSRU**

SUM

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Photo Voltaic

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CHES Special Risk Inc. **Economical Insurance** Liberty Mutual Canada

South Western Group

Trinity Underwriting Managers

Solar Power

Approved Surety & Casualty Inc. BI&I

CHES Special Risk Inc. **Economical Insurance**

Frank Cowan Company Liberty Mutual Canada South Western Group SSRU SUM

Trinity Underwriting Managers

Wind Turbines

Approved Surety & Casualty Inc.

CHES Special Risk Inc. Frank Cowan Company Liberty Mutual Canada South Western Group **SSRU** SUM

SALONS

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure

CHES Special Risk Inc. **Chutter Underwriting Services**

Economical Insurance Evolution Insurance Inc.

Milnco Insurance

South Western Group

Sports & Fitness Insurance Canada

Totten Insurance Group Trinity Underwriting Managers

SCHOOLS

Board of Education Liability Insurance

Frank Cowan Company SUM Trisura

Out Of The Country Emergency Medical

CHES Special Risk Inc.

Student Accident

CHES Special Risk Inc.

Tuition Expense Protection

CHES Special Risk Inc. Frank Cowan Company Intact Insurance Company Northbridge Insurance

SPORTS & ENTERTAINMENT

AD&D Only

CHES Special Risk Inc. Markel SUM Sutton Special Risk

A.M. Fredericks Underwriting CHES Special Risk Inc.

Unique Risks Ltd.



Concerts, Theatre

A.M. Fredericks Underwriting CHES Special Risk Inc. Echelon Insurance GameDay Insurance Inc. Markel South Western Group SUM Sutton Special Risk Totten Insurance Group Unique Risks Ltd.

Contractual Bonus/Incentives

CHES Special Risk Inc. Sutton Special Risk Totten Insurance Group

Death & Disgrace

CHES Special Risk Inc. South Western Group Sutton Special Risk

Eco-Adventure/Tourism

A.M. Fredericks Underwriting Cansure Markel SUM

Event Cancellation

Aurora Underwriting Services Cansure South Western Group SUM

Sutton Special Risk Totten Insurance Group

Film & Entertainment

A.M. Fredericks Underwriting CHES Special Risk Inc. Intact Insurance Company Markel South Western Group SUM Unique Risks Ltd.

Golf Courses

A.M. Fredericks Underwriting CHES Special Risk Inc. GameDay Insurance Inc. South Western Group

Horse Track Racing

SUM

Jockey, Accident & Weekly Indemnity

CHES Special Risk Inc.

Loss of Use Cover

CHES Special Risk Inc. Sutton Special Risk

Medical Malpractice

CHES Special Risk Inc. Markel MedThree Insurance Group South Western Group SUM

Non Appearance

CHES Special Risk Inc. South Western Group Sutton Special Risk Totten Insurance Group

Occupational AD&D

CHES Special Risk Inc. Sutton Special Risk

Player Participation CHES Special Risk Inc.

GameDay Insurance Inc.
Markel
Sports & Fitness Insurance
Canada
Unique Risks Ltd.

Pro Athletes Life & Disability

CHES Special Risk Inc. Sutton Special Risk

Retail Sales Promotion

Cansure CHES Special Risk Inc. SUM

Riding Instructors, Accident & Weekly Indemnity

CHES Special Risk Inc.

Sports, Accident & Liability

CHES Special Risk Inc.
GameDay Insurance Inc.
Markel
South Western Group
Sports & Fitness Insurance
Canada
SUM

Sports Associations

CHES Special Risk Inc.
Echelon Insurance
GameDay Insurance Inc.
Markel
South Western Group
Sports & Fitness Insurance
Canada
SUM

Unique Risks Ltd. Travelling Athletes

Trisura

CHES Special Risk Inc. GameDay Insurance Inc. Sutton Special Risk

Totten Insurance Group

SPORTS PROMOTION

8 on the Break

South Western Group

Air Show

Sutton Special Risk

Basketball Shoot

CHES Special Risk Inc. Echelon Insurance South Western Group Sutton Special Risk

Bean Bag Toss

Echelon Insurance South Western Group Sutton Special Risk

Bowl

South Western Group Sutton Special Risk

Contractors Bonus Incentives

CHES Special Risk Inc. South Western Group Sutton Special Risk

Coupon Over-Redemption

CHES Special Risk Inc. South Western Group

Excess Liability

CHES Special Risk Inc. Markel South Western Group

Fish Weight

Echelon Insurance South Western Group

Football Field Goal

Echelon Insurance South Western Group Sutton Special Risk

Golf Courses

Northbridge Insurance Sutton Special Risk

Hockey Goal

Echelon Insurance South Western Group Sutton Special Risk

Hole In One

Echelon Insurance Intact Insurance Company Sutton Special Risk

Lacrosse Target

Echelon Insurance South Western Group Sutton Special Risk

Lucky Key Pick

Echelon Insurance South Western Group Sutton Special Risk

Number Match

Echelon Insurance South Western Group Sutton Special Risk

Paper Airplane Toss

South Western Group

Prize Indemnity

CHES Special Risk Inc. Echelon Insurance South Western Group Sutton Special Risk

Promotion Incentives

CHES Special Risk Inc. Echelon Insurance South Western Group Sutton Special Risk

Radio Promo

South Western Group Sutton Special Risk

Skeet Perfect Game

South Western Group

Tag Fish

Echelon Insurance South Western Group Sutton Special Risk

Weather Promos

South Western Group Sutton Special Risk

TERRORISM & SABOTAGE

A.M. Fredericks Underwriting Aurora Underwriting Services CHES Special Risk Inc. Eagle Underwriting Group Inc. Frank Cowan Company Liberty Mutual Canada Markel South Western Group Sutton Special Risk

TRAVEL

Accident

CHES Special Risk Inc. Sutton Special Risk

Baggage

CHES Special Risk Inc. Sutton Special Risk

Business/Medical/Excess Medical

CHES Special Risk Inc. Sutton Special Risk

Excess Health

CHES Special Risk Inc. Sutton Special Risk

Expatriate Term Life Including War Risk

CHES Special Risk Inc. Sutton Special Risk

Health

CHES Special Risk Inc. Sutton Special Risk

Kidnap & Ransom

Aurora Underwriting Services Sutton Special Risk

Out Of Country Emergency Medical

CHES Special Risk Inc. Sutton Special Risk

Strikes, Riots & Civil Commotion

CHES Special Risk Inc. Sutton Special Risk

Student Medical

CHES Special Risk Inc. Sutton Special Risk

Trip Cancellation

CHES Special Risk Inc. Sutton Special Risk

Vacation Rental/Security Deposit Insurance

CHES Special Risk Inc.

Visitors Medical

CHES Special Risk Inc. Sutton Special Risk

TRIP TRANSIT

Aurora Underwriting Services Cansure CHES Special Risk Inc. Chutter Underwriting Services Eagle Underwriting Group Inc. Markel Northbridge Insurance

UMBRELLA & EXCESS LIABILITY

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure CHES Special Risk Inc. Chutter Underwriting Services **Economical Insurance** Evolution Insurance Inc. The Guarantee Liberty Mutual Canada Markel Milnco Insurance Northbridge Insurance South Western Group **SSRU** SUM **Totten Insurance Group** Trinity Underwriting Managers Unique Risks Ltd.

UTILITIES

BI&I Cansure CHES Special Risk Inc. Liberty Mutual Canada Northbridge Insurance SUM

WAREHOUSING

American Home

CHES Special Risk Inc.

Distilled Spirits

A.M. Fredericks Underwriting CHES Special Risk Inc. SUM

Excess Liability

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Eagle Underwriting Group Inc. Liberty Mutual Canada Markel SSRU SUM

General

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Chutter Underwriting Services Eagle Underwriting Group Inc. Economical Insurance Liberty Mutual Canada Markel Milnco Insurance Northbridge Insurance SUM

Grain Elevators

A.M. Fredericks Underwriting CHES Special Risk Inc. Liberty Mutual Canada Northbridge Insurance SUM

Stand Alone Personal Lines

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc.

WARRANTY

Appliance, Home

Approved Surety & Casualty Inc. CHES Special Risk Inc. Echelon Insurance Trisura

Commercial Equipment

Approved Surety & Casualty Inc.

Extended Care For New & Used Auto

CHES Special Risk Inc. Trisura

Extended Product

Approved Surety & Casualty Inc. Echelon Insurance Northbridge Insurance Trisura

Limited Depreciation

Approved Surety & Casualty Inc. Echelon Insurance Trisura

Manufactured Home Warranty

Approved Surety & Casualty Inc. CHES Special Risk Inc. Echelon Insurance

Marine Craft

Approved Surety & Casualty Inc.

New Buildings

Approved Surety & Casualty Inc.

New Home Construction & Deposit Protection

Approved Surety & Casualty Inc. Echelon Insurance Trisura

Plumbing, Electrical Installations, Heating

Approved Surety & Casualty Inc. Echelon Insurance

Recreation Vehicle Extended Warranties

Approved Surety & Casualty Inc. Trisura

Scratch & Dent

CHES Special Risk Inc.

Used Auto

CHES Special Risk Inc. Trisura

WEATHER

CHES Special Risk Inc. South Western Group Sutton Special Risk

WHOLESALE, RETAIL, SERVICE

ATMs

A.M. Fredericks Underwriting CHES Special Risk Inc. South Western Group SUM

Auto Dealers Showroom

A.M. Fredericks Underwriting CHES Special Risk Inc. Chutter Underwriting Services Northbridge Insurance South Western Group

Automobile Repair Garages & Service Stations

A.M. Fredericks Underwriting
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance
Markel
Milnco Insurance
Northbridge Insurance

Building Centres

A.M. Fredericks Underwriting Aurora Underwriting Services

Totten Insurance Group

Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance
Markel
Milnco Insurance
Northbridge Insurance

Building Supply Stores

South Western Group

SUM

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure CHES Special Risk Inc. Chutter Underwriting Services Economical Insurance Markel Milnco Insurance Northbridge Insurance

Coin Dealers

A.M. Fredericks Underwriting CHES Special Risk Inc. Chutter Underwriting Services South Western Group SUM

Computer Retailers Or Wholesales

South Western Group

A.M. Fredericks Underwriting
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance
Markel
Milnco Insurance
South Western Group
SUM
Trinity Underwriting Managers

Convenience Stores

A.M. Fredericks Underwriting
Aurora Underwriting Services
Cansure
CHES Special Risk Inc.
Chutter Underwriting Services
Economical Insurance
Markel
Milnco Insurance
Northbridge Insurance
South Western Group

Dealer Floor Plans

SUM

SUM

CHES Special Risk Inc. South Western Group

Totten Insurance Group

Dental Equipment DealersA.M. Fredericks Underwriting

CHES Special Risk Inc.
Markel
MedThree Insurance Group
South Western Group

Totten Insurance Group Trinity Underwriting Managers

Equipment Dealers

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Chutter Underwriting Services Eagle Underwriting Group Inc. **Economical Insurance** Intact Insurance Company Markel Milnco Insurance Northbridge Insurance South Western Group **SSRU**

SUM **Totten Insurance Group** Trinity Underwriting Managers

Unique Risks Ltd. **Excess Liability**

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Farm Equipment Dealers

Unique Risks Ltd.

Trinity Underwriting Managers

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Feed Mills

A.M. Fredericks Underwriting CHES Special Risk Inc. Markel

Northbridge Insurance SUM

Totten Insurance Group

Fine Arts

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Totten Insurance Group Foreign/U.S.A. Sales

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Totten Insurance Group Trinity Underwriting Managers Unique Risks Ltd.

Furriers Block

SUM

A.M. Fredericks Underwriting CHES Special Risk Inc.

Greenhouses

A.M. Fredericks Underwriting **Chutter Underwriting Services** SUM

Jewelers Block

Aurora Underwriting Services CHES Special Risk Inc. Eagle Underwriting Group Inc. South Western Group

Laundry/Dry Cleaners

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Chutter Underwriting Services Northbridge Insurance South Western Group SUM

Mercentile Risks

Aurora Underwriting Services Chutter Underwriting Services Milnco Insurance

Motorcycle Dealers

A.M. Fredericks Underwriting CHES Special Risk Inc. Markel South Western Group SUM

Nursery/Garden Centre

A.M. Fredericks Underwriting CHES Special Risk Inc. Chutter Underwriting Services Markel Northbridge Insurance SUM

Totten Insurance Group Protective Services Industry

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. **Chutter Underwriting Services** South Western Group SUM

Totten Insurance Group Rental Equipment Dealers A.M. Fredericks Underwriting

CHES Special Risk Inc. **Chutter Underwriting Services Economical Insurance** Markel Milnco Insurance Northbridge Insurance South Western Group

Totten Insurance Group Retail Chain Package

A.M. Fredericks Underwriting Aurora Underwriting Services Cansure CHES Special Risk Inc. **Economical Insurance** Milnco Insurance South Western Group SUM

RV Dealers

A.M. Fredericks Underwriting CHES Special Risk Inc. South Western Group SUM

Safety Deposit Boxes

CHES Special Risk Inc. Eagle Underwriting Group Inc. South Western Group

Self Storage Facilities

A.M. Fredericks Underwriting Cansure CHES Special Risk Inc. Chutter Underwriting Services **Economical Insurance** Milnco Insurance Northbridge Insurance South Western Group SUM

Specie

A.M. Fredericks Underwriting **Aurora Underwriting Services** CHES Special Risk Inc. Eagle Underwriting Group Inc. South Western Group SUM

U.S. Risks

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Video Lottery Terminals

A.M. Fredericks Underwriting CHES Special Risk Inc. SUM



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М

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handbook

HIGHLIGHTS

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DIGITAL MARKETING

Outshine the gaggle on Google

How to stand out from the crowd on the world's biggest search engine without blowing the budget on a fancy website.

ADAM MALIK, Managing Editor

ust about everyone goes online to find what they're looking for. In need of car repair? Look for a shop nearby on Google. Need an optometrist? Google it. An insurance broker? That's right, Google.

So, is your brokerage on Google? If you can't be found on the world's biggest search engine, you're likely missing out on bringing in new clients.

"Google accounts for about 95% of all global searches," according to Seth Owens, senior account executive at Podium, a customer interaction platform. "So, your presence on Google is almost every single time the first place somebody's finding your business."

How do you get noticed on Google? It takes more than just setting up a company website. A more conspicuous route is to set up a Google My Business page. It's a less-publicized option for businesses but a must-have — especially for smaller brokerages who don't have the funds required to set up something elaborate on their own. Even if a brokerage has a website, setting up a profile here is essential.

A Google My Business page is similar to having a Twitter, Facebook or Instagram profile. Businesses input their vital statistics – hours of operation, phone number, and so on – and your brokerage shows up when someone performs a search. Google makes it a fairly simple process. It's designed like a form: Input the information in the right spots and you're off and running.

"That information you provide to Google is immediately and automatically listed on the Google search engine," says Garrett Wasny, a Vancouver-based technology skills advisor who works with professionals. "I can't name a better way to improve your visibility and enhance your credibility than to use the

underwriter and the second sec

ON THE SCENE

WICC Ontario Annual Golf Tournament

July 3, 2019 Markham. Ont.

Seafarers set sail under the sunny skies at the Angus Glen Golf Club in Markham, Ont., seeking buried treasure at the 20th Annual Golf Tournament held by the Ontario chapter of Women in Insurance Cancer Crusade (WICC). Uncovering generous contributions through golf tickets, a golf clinic, a spa, a gala dinner, a raffle and a silent auction, WICC-Ontario ultimately delivered a \$50,000 donation to the Canadian Cancer Society (CCS). CCS representatives made a short but poignant presentation acknowledging WICC's contributions to the CCS over the past 23 years. WICC-Ontario has a unique agreement with CCS that 100% of funds donated go straight to cancer research, with no administration fees applied. CCS recently presented an award to WICC Ontario's board of directors for reaching a major milestone of \$10 million in donations made to the CCS on behalf of the Ontario insurance industry alone. Nationally, WICC has raised \$16.5 million since its inception.









FIND MORE PHOTOS AT



Google My Business page. You can use that as a branding tool."

The Google My Business page makes up part of a four-pronged digital strategy. First is having the Google page so that people know about your business. Second, you are now tied into the search engine so your brokerage can be found. Third, people can now find you through Google Maps, where anyone can search for "insurance brokers near me" and find you, even though they didn't directly search for your brokerage. Finally, there's YouTube: Including a video on your page will bring you up in the video-sharing site.

An essential part of a Google page is the reviews. Even if someone recommends a brokerage to their neighbour, the neighbour will still likely look up the business online and read the reviews. Traditional word-of-mouth marketing has fallen by the wayside. Instead of conversations happening over a fence, they're taking place online.

"All the information [consumers] need to make that decision is online, and that's where those decisions are being made – online," Owens said. "Reviews heavily impact that. By the time they walk through your door, they've likely already made their decision."

Google places a lot of weight on the online reviewers' star ratings, how many reviews the business has received, and how recent those reviews are. When it comes down to one brokerage versus another, a 4.5-star rating versus a 4.1-star rating can be the deciding factor.

"If you don't have a good reputation, if people don't feel like they can trust you, you're dead in the water," Owens says.

Many businesses, from restaurants

to physio clinics, hang signs in their business encouraging customers to give feedback on Google. The challenge is actually getting them to do so.

People typically leave feedback when they want to complain about something. Since good service is expected, people don't feel the need to praise a person or business for doing what they were supposed to do. That's why Owens recommends asking for reviews at the end of a transaction when the customer is happy about the service they received.

Reviews on a Google profile speak to four main traits that customers look for in a business — reliability, expertise, experience and professionalism.

"If your question is, 'Do reviews affect my business?' the answer is, 'Absolutely,'" says Owens. "People are hanging on to every word of that review."

Images are also important. As with any social media platform, people want visuals, Wasny says. They want to know what your office looks like. Is it a place that appeals to them? Who works there? Pictures help reduce any anxiety associated with not knowing who the broker is.

What's more, having a Google page with reviews, images and more demonstrates to your potential clients that you have some tech savvy. Otherwise, you're deemed to be behind-the-times.

Consumers will ask: "If you're illiterate in technology, what else are you illiterate at? Why should I trust you with my business, with my money?" Wasny says. "Especially in insurance, which is literally life and death, you're not on the most important channel for communication? No thank you. That is a huge red flag." Cu



Pam Chodda Young

Advertising & Marketing Consultant

Pam Chodda Young has been appointed to the role of Advertising & Marketing Consultant of Newcom Media's Insurance Media Group.

The Insurance Media Group publishes Canadian Underwriter, Annual Statistical Guide and Insurance Marketer, as well as a number of online vehicles for property and casualty insurance professionals in Canada

Pam brings years of success and experience in sales/management and brand development to the Insurance Media Group and will be responsible for improving existing services that address our advertisers' needs.

Pam's achievements span across various media platforms including print, experiential, awards sponsorship, sports/entertainment, out-of-home, broadcast, video and digital channels. Pam has served customers in architecture/design, education, healthcare, manufacturing, government, technology, financial and wealth management sectors.

"Pam's combined knowledge in multimedia strategies and her consultative approach with customers will motivate new ways of thinking" says Sandra Parente, Managing Director of the Insurance Media Group.

Pam has volunteered her time to the notfor-profit sector as a Board Director for The Centre of Education and Training in Ontario, overseeing programs and initiatives that help newcomers to Canada with resources, skills and opportunities which empower community members to achieve their potential.







CYBER INSURANCE

Holding taxpayers at ransom

How cybercriminals are stealing municipal data – and how to prevent it

BY JAMES STEELE, Lawyer, Robertson Stromberg LLP

anadian municipalities are among the prime targets for potential cyber attacks. That's why it's vital that they have adequate insurance protection. Only through cyber coverage can Canadian municipalities adequately recover their costs associated with such things as investigation, restoration of data, notification to those compromised, and payment of the actual ransom.

Ransomware is a common type of municipal cyberattack. A network is infected with malware, encrypting data on the systems. This "locked" information can only be retrieved with an encryption key, which is released only after the payment of a ransom. Payment is usually demanded in bitcoin or some other form of cryptocurrency.

Municipalities shouldn't assume that their existing insurance is enough. For instance, general liability policies often do not cover damage to electronic data. Some property policies may limit coverage to loss of use of tangible property resulting from a physical peril.

Fortunately, an increasing number of cyber insurance offerings are available. As with standard insurance policies, packages can vary. Rick Orr, owner of Orr Insurance & Investment in Stratford, Ont., categorizes cyber polices into the following four broad areas of coverage:

Security and privacy liability

Covers liabilities arising from third-party demands or damages due to a privacy breach.

Network or business interruption

Covers the actual loss of revenue for the shutdown period.

Event management coverage

Provides for services required in the event of an attack. Services include the expertise of lawyers, cyber experts, and public relations firms. Also, system forensic teams will help to determine:

- what happened
- · how to make the system secure again
- · the cost to restore or recreate data
- privacy breach notification costs

Ransomware coverage

This involves a consideration of how to pay for the actual ransom sum, if one is to be paid.

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"If mayors across the country do not start working together on a national strategy, more communities may be hit by online criminals seeking to hold municipal data for ransom."

Are municipalities purchasing cyber insurance? Exact statistics are difficult to obtain. Anecdotally, Orr reports that smaller Canadian municipalities appear less likely than larger ones to carry cyber insurance coverage. This could be for a number of reasons, such as concerns about premium costs or the process required to obtain the coverage.

Some municipal administrations may have yet to plan for the hard reality that they are in fact potential targets; if breached, their own budgets will pay for any uninsured recovery costs. Orr notes that numerous municipal associations such as the Association of Municipalities of Ontario and the Federation of Canadian Municipalities are now taking a more active role in educating their members about cyber risks.

For municipal councils who still believe that an attack on their municipality is too unlikely to warrant cyber insurance, a review of recent attacks in Canada suggests otherwise.

Cyber criminals hijacked Stratford, Ont.'s computer servers last April, locking out municipal employees. The city confirmed the incident was a ransomware attack. Speaking to media at the time, Stratford Mayor Dan Mathieson said Canadian municipalities are "sitting ducks" for cyberattacks. He added that if his fellow mayors across the country do not start working together on a national strategy, more communities may be hit by online criminals seeking to hold municipal data for ransom.

In another example, Mekinac, Que., a regional county municipality, was the victim of a ransomware attack last September, when employees arrived to find their systems locked. Cyber criminals demanded a ransom of eight bitcoins (approximately \$65,000) to be deposited into a bank account. The regional county's IT department eventually negotiated the ransom's price down to the equivalent of \$30,000. However, the ordeal left the region's servers disabled for two weeks.

Around the same time, Midland, Ont., was also hit. Midland had just purchased cyber insurance months earlier, ironically, because nearby town Wasaga Beach had just been attacked. The Wasaga Beach attack likely brought home the reality to Midland that no one is immune from attacks. A ransom eventually had to be paid by Midland's insurer.

As these attacks demonstrate, brokers need to review carefully what policies will best protect municipalities. Discussions with clients should address factors such as:

- The number and importance of the municipality's online records
- The type of online security protec-

- tions and protocols already in place
- Training for municipal staff on cyber safety and avoiding phishing scams
- The degree to which a municipality's systems are segregated to avoid a total system-wide breach
- Prior data breach history
- Coverage limits required to respond adequately to a breach

As threats intensify, municipal cyber insurance is necessary to protect taxpayers.

Cyber is a relatively new insurance product and so a broker's advice and assistance can prove critical. For example, when an insured purchases a simple commercial general liability policy, the terms are highly standardized because of the policy interpretations contained in previous court decisions. In contrast, cyber policies are new products, and great variances can exist between policies. As a result, brokers must work closely with their clients to be absolutely sure they understand what they're buying. cu

James Steele is a lawyer with Robertson Stromberg LLP in Saskatoon. He advises and represents clients on insurance coverage matters.

BY THE NUMBERS

FIRST-QUARTER NIGHTMARE

Canadian P&C industry results didn't look pretty in 2019 Q1. In most relevant categories, the year's opening results were worse than during the same time last year (and they weren't good last year). Here's a year-over-year comparison of some choice financial indicators.

(\$ millions)	2019 Q1	2018 Q1	Thumbs Up (Green)/ Thumbs Down (Red)
Direct Premiums Written (DPW)	\$12,888	\$11,798	+9.2%
Net Premiums Earned (NPE)	\$10,553	\$11,249	-6.1%
Operating Expenses	\$3,836	\$3,671	+4.5%
Underwriting Income	(\$756)	(\$119)	-535.3%
Net Investment Income	\$1,209	\$552	+119%
Net Income	(\$103)	\$196	-152.6%
Combined Ratio	107.7%	101.5%	+6.2%
Net Loss Ratio	71.4%	68.9%	+2.5%
Return on Equity (ROE)	2.4%	4.3%	-1.9%
MCT Ratio	240.7%	240.8%	-0.1%



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HIGHLIGHTS

Insured value of vacancies p. 87 | Determining your duty to defend p.91



Forged in Flame

Adjuster Dale Vey, a resident of Fort McMurray, Alta., tells how the biggest wildfire in Canadian history changed his mind about Cats

BY EMILY ATKINS

evastating first-hand experience of the 2016 wildfire in Fort McMurray, Alta., changed Dale Vey's mind about adjusting catastrophe claims.

Unlike many other claims professionals who swooped in from all over Canada to help residents recover from the country's largest claims catastrophe, Vey, an adjuster, is a resident of Fort Mac. He and his wife Pauline fled their flaming city on May 3, 2016, expecting to be back in their Abasand neighbourhood home in a couple days.

Thirty days later, he returned to the barren disaster area that had been his home. The neighbourhood was unrecognizable, he says. There was nothing left but the twisted, charred remains of bikes, ATVs and cars. "Everything else was flattened," he recounts. "It was

like a little white desert in a way."

There's emotion in his voice as he recalls going home, and he says the feelings haven't changed even three years later. But it's not just sadness. Vey conveys a sense of pride in the legendary response of the Fort Mac community. It may be cliché that tragedy brings people together, but in this case "a lot of people got strength from being together like that," he says.

The Fort McMurray fire remains the worst natural disaster in Canadian history. Adjusters dealt with more than 27,000 personal property claims, more than 12,000 auto insurance claims, and more than 5,000 commercial insurance claims. The toll included 2,400 structures that needed to be rebuilt, including 1,600 homes — one of which was Vey's.

The response

As one of five adjusters in the ClaimsPro office in Fort McMurray, Vey normally handles property claims. But immediately after the evacuation, he joined his fellow adjusters in the ClaimsPro 'war room' in Edmonton and rolled up his sleeves. He worked long hours, practically 24/7, he recounts, with a lot of communication by phone, trying to track down property owners and keeping in touch with claimants who had scattered all over the world. Logistics on the ground were a nightmare: Thousands of insurer representatives, adjusters, and restoration crews were all trying to find place to stay near the remote community. Food and fuel were difficult to come by, adding to the challenge and expense of adjusting the fire.

FORT MAC'S FIRE BY NUMBERS

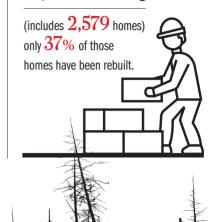
27,000 personal property claims of \$81,000 each

12,000 auto claims of \$15,000 each

5,000 commercial property claims, \$227,000+ each

BUILDINGS BURNED

10% of the city's structures required rebuilding



600,000+ hectares burned over the course of a month

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"There's no plan in place to handle a catastrophe of this sort," Vev says. "The sheer volume of claims was so extreme that I don't think there was ever going to be a contingency plan in place that could handle it."

That said, he felt the situation could not have been handled any better. "The war room we established was the most well-organized thing I think I've ever seen. Without that kind of teamwork, this would not have gone over very well."

Fire is a devastating thing, Vev observes. "It's different from water and everything else. When insurance companies deal with fires, they've got to engage all their resources; there's no holding back. It's a learning experience for the insurers, as well as for the independent adjusters and the people whose places were affected. Until it happens to you, you just don't know."

Out of the ashes

With the benefit of three years' hindsight, the fire has revealed some truths and taught some lessons. Vev observes that, like a phoenix rising from the ashes, Fort Mac has regained its economic life thanks to the rebuilding and restoration activity, returning from a business slump before the blaze. "The fire saved a lot of the local contractors and citizens in Fort McMurray because they were suffering prior to the fire," he says.

Vey has been back in his rebuilt home for a year now. He notes the municipality is enforcing strict standards for fire retardant materials and construction techniques.

Emotional journey

Beyond the material things that were lost and replaced, the fire also provided a reality check for a lot of people, Vey says. Relationships were tested. Some came through stronger than ever, like his marriage, but others had a tougher time dealing with the loss and upheaval.

The fire changed him. Before this conflagration, he was not interested in working Cats. "It was a waste of time," he remembers thinking. "I like to go spend time with my grandkids, and I'm a camper, a hunter, and a fisher."

But now, after seeing how people react, and feeling it himself, he knows that crisis."I've had 38 years in the insurance business and working in adjusting, so I know what to do for the work side," he savs. "But that's not what people want.

"People want to know that when you're speaking to them, they're getting the truth out of your mouth. You've got to learn how to hold someone's hand.

he has what claimants need in a time of You've got to exercise your biggest ability, and that would be empathy. You have to put yourself in their shoes or you just won't be able to get the full story. On a fire Cat claim, I would go in a heartbeat now. I'd be the first to get on a plane." cu

> Emily Atkins is a freelance author based in Ontario and is the past editor of Claims Canada.



ANNOUNCEMENT

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"We are very excited to expand our team in B.C. Brad, Ryan and Rebecca bring a wealth of experience and talent to our organization! I am pleased to welcome this team to the First General family. They will definitely strengthen our service capabilities in the region." Frank Mirabelli, CEO & President. First General continues to strengthen their network across Canada with the opening of a new location in British Columbia. The new office will service Nanaimo and the surrounding area and will soon cover the majority of Vancouver Island.

As a founding partner and President, Ryan is responsible for setting the overall vision and strategy for the organization. Working closely with team members at all levels, Ryan utilizes over 30 years of construction experience to provide subject matter expertise and mentorship on a day-to-day basis.

As a founding partner, Rebecca is responsible for fostering new and existing relationships and finding new and creative ways to add value to our customers and industry partnerships.

As a Partner and General Manager, Brad is responsible for bridging the company's vision, strategy and values with day to day operations. He has a variety of leadership experience spanning the technology, construction and logistics sectors, which allows him to bring diverse knowledge and expertise to the team.

For additional information contact Angela Veri, EVP Strategic Partnerships at angela.veri@firstgeneral.ca.



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UNDERWRITING GUIDE

Vacant rooms

Here's a simple method for calculating insurable value and the limits of liability for rental properties

 $BY\ CAMERON\ MCQUAID,\ Senior\ Manager,\ Vice\ President,\ Matson\ Driscoll\ &\ Damico\ Ltd.$

t's not easy to find a rental apartment these days. Vacancy rates for residential apartments in Canada's largest cities are at record lows. The country's 10 most populated metropolitan areas saw their average vacancy rates decline by a collective 10% in 2018 compared to the previous year.

How does this tie in with the Canadian property and casualty insurance industry?

These dynamics affect how underwriters determine rental income coverage for a residential apartment building. Assessing the appropriate insurable value (e.g. a limit of liability) for rental income coverage for residential apartment buildings is a much simpler exercise than, say, assessing the business interruption values of a manufacturing business. For exam-

ple, when assessing rental income coverage, results tend to be more stable, and the business itself is relatively simple.

But pitfalls remain. How can you avoid them? Consider asking the following questions:

What is the annual potential rent for the entire building?

The monthly income statements for an apartment building operation will typically show the total potential rent amount as a line item (assuming a 100% occupancy rate); it will then deduct an amount for 'vacancies' to arrive at the net rent collected. This can be a quick way of calculating rental value.

It's possible that this 'potential rent' information is not readily available from the financials. If so, then take the number of units in the building and multiply it by the market value of rent for these units based on current lease agreements in place. If the building has different-sized units (i.e. one bedroom, two bedroom, etc.), you will need to consider this when applying the market rate to the number of units.

Note that Ontario has rent control regulations for occupied rental units; a similar rent control system is legislated in British Columbia. Ontario landlords can increase rents on existing tenants at a government-prescribed rate. The rent increase guideline for Ontario is 2.2% for increases between Jan. 1 and Dec. 31, 2020; this inflationary increase should be factored into assessing the potential annual rent for a building for a future year.

RECOVERY I RENTAL PROPERTIES

Finally, in addition to revenue for the actual apartments, check for ancillary revenue streams such as parking spaces, laundry, etc.

What is a typical occupancy rate (or inversely, vacancy rate) for the building?

Once the total potential annual rent revenue is established, it may be necessary, depending on the type of policy, to examine the building's historical occupancy rate.

If the building typically has a high occupancy rate (or if you want to avoid any potential co-insurance issues for an insured if a claim arises), then using an occupancy rate of 100% would be appropriate for the purposes of placing values. However, if the building has demonstrated a prolonged period of vacancy, it may be appropriate to decrease the potential annual rental value to factor in this vacancy.

Estimating normal vacancy rates can



be done on a building-specific basis. The best indicator is often the subject building's historical vacancy rate. Statistics Canada publishes geographic data on vacancy rates; this data can be useful in adjusting historic rates to consider changes in the local market. For industry-driven boomtowns, for example, things like commodity prices can be a driver of vacancy rates.

What is an appropriate income rate for rental revenues?

To put the question another way: what are the saved variable costs that the building would experience during times of low occupancy? In our experience, income rates for residential apartment buildings are quite high, often in excess of 90%.

In summary, a simple and effective method for assessing an appropriate insurable value for a rental income stream is as follows:

Rental Income Value = (potential annual rent for the subject building) x (typical occupancy rate for the subject building) x (income rate)

Okay, time to get back to my apartment search. cu

Cameron McQuaid is certified in financial forensics and is a Chartered Professional Accountant. He has a degree from Western University in management and organizational studies.

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SLIP & FALL

Who's responsible?

How to know if you have a duty to defend before the claim even hits your desk

BY PAUL F. FAMULA, Legal Counsel, Crawford Legal Services

owadays, it seems like any slipand-fall case turns into a major fight over who is responsible to defend and indemnify.

How will you know who is responsible before a claim situation arises? The answer lies in all of the necessary and relevant documents, including leases, property management agreements, as well as any service agreements between any of the parties and service providers. Sub-contractors may also be involved.

Each of these agreements may contain indemnity and insurance clauses. Underwriters must obtain and review these documents to appreciate the risk that they are actually underwriting. If this is not considered or taken into consideration, the insurer could find itself responsible for defending parties that it

had no intention of insuring.

How do you determine who is responsible for what, and to what extent?

Lease obligations

When it comes to the obligations between landlords and tenants, the analysis flows from the Trilogy cases (*Agnew-Surpass v. Cummer Yonge; Ross v. Pyrotech*; and *T.Eaton v. Smith*—and more recently in *Royal Host v. 1842259 Ontario Inc.*).

The Trilogy established the guiding principle that an insurance clause in a lease is a "supervening covenant." In other words, the insurance covenant confers a benefit to the other party whether or not that party was negligent. However, although the "supervening clause" creates a presumption of immunity, one must still carefully review the

other relevant clauses of the lease referring to subrogation, indemnity and release. The insurance clause alone does not determine the issue.

Property contract obligations

In property service agreements, the Trilogy framework approach similarly applies.

For example, two years ago, in *National Gallery of Canada v. Lafleur de la Capitale Inc.*, the Court of Appeal for Ontario reviewed an application by Intact, which was covering a service contractor, to determine whether the owner should be defended under the policy. The owner was named as an additional insured.

The matter arose when an employee of the service contractor suffered fatal injuries while conducting maintenance work on a vehicle ramp at the premises.



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The deceased's spouse started two underlying actions.

At the application hearing, the owner successfully obtained a declaration that Intact had a duty to defend. Intact appealed the decision, arguing two essential points:

- the application judge's brief reasons did not permit meaningful appellate review
- the claims in the two actions were not covered when the pleadings, maintenance contract and insurance policy are considered.

The Court of Appeal decided that it need only address the first issue and agreed that the application judge's reasons were inadequate.

The court's considerations provide us with a helpful framework for analysis. For example, the court said the judge was "required to decide whether or not Intact owed the respondent a duty to defend the...actions." To do this, the judge had to undertake a detailed analysis of

the pleadings, the insurance policy (including the endorsement), and the maintenance contract in the context of the following questions:

- 1. Whether the plaintiffs showed that the loss at issue is covered under the terms of the policy;
- 2. If the loss is covered, whether Intact demonstrated that an exclusion applies; and,
- 3. If an exclusion applies, whether the plaintiffs established that there is an exception to the exclusion.

The application court considered the relevant principles, the Court of Appeal found, but did not sufficiently consider the analysis of these critical issues that it ought to have addressed and resolved.

The Court of Appeal determined that it could not make a finding on whether coverage was owed to the owner. It set aside the application judge's order, returning the application for a rehearing on these essential points.

In reviewing coverage, one must undertake a detailed analysis of the pleadings, the insurance policy, including any endorsements, and the maintenance contract. The pleadings will reveal the essential nature of the cause of action. The maintenance contract will also provide the scope of the contractor's work. And finally, the policy must be taken into account as to whether the nature of the cause of action pleaded is excluded.

Underwriters should be aware that these various agreements and contracts could result in their having to defend parties of which they were not aware, and whose risk profile they had not bargained for when setting a premium. Without the documents in hand, it is not possible to undertake the analysis both at the underwriting stage and after a claim arises. CU

Paul Famula was called to the Ontario Bar in 1984. He has practiced insurance defence law for more than 20 years.

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Charles' areas of expertise include personal injury, insurance, employment, commercial, agricultural, First Nations, hospitals, health industry, and government disputes. He has served as Attorney General of Ontario and Minister Responsible for Native Nations Affairs.



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Marvin's areas of expertise include construction, risk management, insurance, coverage issues, interpretation of policies, professional liability, corporate, administrative and public law disputes. Awarded The Lawyer International - Global Award - 2017 - Law Firm of the Year – Commercial Arbitration – Canada.



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Brokers are facing tough underwriting rules. And when we face challenges, that means the customer is, too.

For brokers, it's extremely important to make it clear to consumers what is happening in the marketplace. We've found that open communication helps ease some of the pain associated with premium increases.

Part of the problem is that the customer doesn't necessarily understand what's going on. They just see premiums rise and that they're not getting renewals offered, for whatever reason. They're upset.

Here's what brokers need to do: Reach out to consumers. Listen to their concerns. Explain what's going on. If we can provide any amount of clarity to our customer about what's happening and why, brokerages can better navigate the tough conditions.

You have to be empathetic. You have to listen to what the customers really want and find out what's upsetting them. Is it the premium? Is it just the confusion around what's happening? Give them an ear and show some empathy instead of just of forcing things on them. If they're able to vent, certainly that helps soften the blow.

When you explain to consumers about what's happening in the market, you show the value that you as a broker provide to them beyond just their insurance policy.

Allow them to speak their mind to you frankly. Maybe they just want to pound their fists. Either way, if you don't give them an opportunity to be heard, the chances are that you will often wind up losing the business. cu



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