

**GORE
MUTUAL**
INSURANCE THAT DOES GOOD.



Commercial Auto Insurance Solutions

Individually rated commercial auto (IRCA) • Fleet • Garage

An overview for licensed brokers in Ontario

At Gore Mutual, we continue to provide your customers with commercial insurance solutions that's suited to their needs. Backed by a team of expert underwriters who understand your customers' business exposures, we're focused on delivering excellent service.

ABOUT GORE MUTUAL

Built on a foundation of financial strength for more than 180 years, Gore Mutual Insurance Company is one of Canada's first property and casualty insurers. With offices in Cambridge, Toronto and Vancouver - a Canadian mutual company, offering competitive insurance products through trusted broker partners. Every decision and investment made is anchored in the long-term benefits to customers, members and communities.

Insurance that does good – this is our Purpose. Grounded in our purpose and guided by our core values, at Gore Mutual, we believe that being good and doing good by our employees, customers and broker partners will benefit not only them, but also us—which in turn allows us to spread good in our communities and reward the good we see in others. This is what is driving our work to become a purpose-driven, digitally led national insurer.



We've revitalized our business with a refreshed brand

Building on our legacy and history, our refreshed brand symbolizes our transformation while reflecting our ambition to scale as a purpose-driven national insurer.



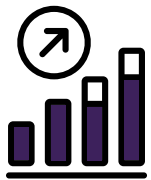
Fueled by investments in talent and technology

We're targeting to complete our initial strategic transformation with the launch of our commercial insurance business in Guidewire by the end of 2022.



Increasing our presence

With over 500 employees and counting, we're operating in three flagship offices – Cambridge, Vancouver and Toronto. We continue to support our people, with a focus on purpose and well-being, equity, diversity and inclusion.



Focus on financial strength

We continue to deliver solid financial results, with industry-leading premium growth, and profitable underwriting results in 2021.

We're open for business for your customers' commercial auto insurance needs

Dedicated underwriting team for fleet

Our team of experienced commercial auto underwriters deliver superior service to identify target markets to grow your fleet portfolio.

Quote, bind and issue IRCA your way

Self-serve option via your broker management system and quoting vendor for a fully digitized process, or send your submission to us and we'll quote for you in under two hours.

Dedicated claims team for fleet and garage

You'll receive regular status updates, actions we've taken, any work outstanding and key contacts so that there are no surprises.

Dedicated business development partners

You'll work with your business development partners to strengthen our relationship. You can expect regular touchpoints to ensure that we are doing what it takes to help you grow your business.

Offering your customers the coverage they need for their business

Protection for a wide range of commercial vehicles

Whether a contractor, manufacturer, wholesaler, or salesperson with a single unit, or a fleet of vehicles, or garage operations, we offer coverage for a broad range of businesses.

Specialized solutions from small to large fleets

We specialize in solutions for mid to large size fleets for light and heavy vehicles that travel up to 160 kilometres.

Getting the most accurate price

Competitive pricing based on the unique characteristics of each risk.

Knowledgeable claims advisors

Support from experienced advisors to help make sure that your customers get back on the road as quickly as possible.

Brokers and customers benefit from expert claims service

Knowledgeable claim advisors who understand businesses

Our advisors have experience in adjusting various commercial claims. From realty, strata/condominiums, contractors, and manufacturing, to fleet vehicles and garages and many other operations, our in-house team of advisors work hard to help your customers get their businesses up and running as quickly as possible.

Dedicated to you and your customer

Our claim advisors are commercial specialists who are dedicated to helping you and your customers from beginning to end of the claim.

We'll make sure to start a claim quickly. From the moment a claim is assigned to the time it is closed, and everything else in between, you and your customers deal with the same advisor.

Get updates throughout the claim

We provide timely updates to you and your customers – status updates, actions we've taken, any work outstanding and key contacts so that there are no surprises.

Choice of specialists

We work with a network of specialists that provide specialized machinery, equipment and vehicles for any emergency repairs after a claim.

For repair work, your customer has the option to use their own auto repair shop or contractor. They also have access to trusted vendors through our network that comes with a workmanship guarantee* for as long as they own the vehicle or property.

Proactive emergency response

When natural disasters happen, our Mobile Response Team is ready to take care of clients.

Experiencing a loss caused by floods, wildfires, or any other insured natural disaster event requires special claims handling. We often proactively contact you and your clients even before a claim is made to check in and provide guidance and assistance to help ensure the safety of their property.

And in the event of a claim due to a natural disaster, our contractors work exclusively with us to fast track repair work and get your clients' operations back to normal.

Commercial auto insurance at a glance

- Individually Rated Commercial Auto (IRCA)
- Fleet
- Garage



Individually Rated Commercial Auto

- Insurance coverage for non-fleet commercial vehicles.
- Self-serve option lets you quote, bind and issue in minutes through your broker management system and quoting vendor.
- Option to send your submission to us and we'll quote under two hours.

Quote, bind and issue IRCA your way

Whether you choose our self-serve option or send your submission to us, you can expect a seamless underwriting experience.

Self-serve for an optimal experience

You can expect a fully digitized process with real-time pricing, plus policy issuance within minutes.

Our National Operations Centre is available to help you

From quote submission to underwriting and billing issues, you get faster response with voicemail and call back options.

Standard auto insurance policies with optional add-ons to enhance coverage

Highlights	Up to 6* driving record rating on qualified accounts Accident Forgiveness PCF 322 Driving Record Protection available OPCF 20 limit up to \$3,000 for light commercial vehicles
Optional coverages	Optional Accident Benefits Increases standard accident benefits coverage for additional protection. Increased Third Party Legal Liability Up to \$5 million coverage available to increase liability coverage. Rental Vehicle Helps pay for the cost of a rental vehicle up to a specified limit if the vehicle is being repaired or replaced after a covered claim. Removing Depreciation Deduction (light commercial vehicles only) Removes the depreciation for brand new vehicles in the event of a total loss within a defined period so that the vehicle can be replaced with a like make and model.
Other features	Additional savings for: <ul style="list-style-type: none">• new business loyalty (three years with a prior commercial auto carrier)• placing your commercial property and casualty policy with us• renewal loyalty (after three years) Range of deductible options from \$500

Please see the underwriting manual for complete details.

What we write

- Light commercial vehicles up to 4,500 kg gross vehicle weight
- Heavy commercial vehicles over 4,500 kg gross vehicle weight (dump trucks over 7,000 kg excluded)
- Local operation within 160 kilometres from garaging address (surcharge applies for incidental travel outside of 160 kilometres up to 500 kilometres)



Retail and Wholesale Delivery

- | | |
|---|---|
| Bakery and distributors | Hardware stores |
| Brewers and distributors | Horticulturalists |
| Dairies and distributors | Ice cream manufacturers and distributors |
| Delivery of building products | Ice dealers |
| Butchers | Industrial machinery manufacturing and distribution |
| Caterers | Landscaping |
| Delivery of cement block, building block and bricks | Delivery of lumber |
| Cement mixers (mix-in transit) | Market gardeners |
| Drug stores | Nurserymen |
| Dry cleaners | Poultry dealers |
| Fish and seafood distributors | Produce dealers |
| Florists | Safe dealers or manufacturer |
| Furniture manufacturer and distributors | Soft drink manufacturers and distributors |
| Gardeners/garden centres | Radio and TV service and repair |
| Grocers | |

Contractors

Including pleasure use

- | | |
|---|--|
| Home repair | Electrical |
| Masonry | HVAC |
| Plastering/drywall | Plumbing |
| Eavestrough | Roofing |
| Cleaning service (residential/commercial) | Renovation (residential/commercial) |
| Maintenance | Flooring |
| Appliance servicing/repair | Security system installation/servicing |
| Window/door installation | Property management |
| Painting | |

Please see the underwriting manual for complete details.

Fleet

- Insurance coverage for five or more commercial power units, with focus on fleets with 10 to 20 plus units that have primarily light commercial vehicles within the GTA.
- Dedicated commercial auto underwriter for quick response on new submissions, renewals and policy changes.

Dedicated underwriter

A team of experienced underwriters who know commercial auto exposures to provide the right solutions for your customers’ needs.

Quick response

Focused on growing your business in defined target segments. We’re committed to respond quickly and provide you with the service and expertise you need to grow your business.

Supporting your business

Dedicated business development partners to work with you to identify target business.

Standard auto insurance policies with optional add-ons to enhance coverage

Highlights	Up to \$5 M liability with option to increase Blanket coverage for 15 or more vehicles Coverage for attached machinery
Optional coverages	Optional Accident Benefits Increases standard accident benefits coverage for additional protection. Rental Vehicle Helps pay for the cost of a rental vehicle up to a specified limit if the vehicle is being repaired or replaced after a covered claim. Removing Depreciation Deduction Removes the depreciation for brand new vehicles in the event of a total loss within a defined period so that the vehicle can be replaced with a like make and model.
Other features	Accommodation is available for risks with long-haul exposures that transport their own goods Facilitate property, casualty, umbrella solutions with our P&C team for certain classes on qualifying risks to round out the account Optional coverages on a fleet can be applied at the individual vehicle level Range of deductible options from \$500

Please see the underwriting manual for complete details.

What we write

- Light commercial vehicles up to 4,500 kg gross vehicle weight
- Heavy commercial vehicles over 4,500 kg gross vehicle weight
- Local operation within 160 kilometres from home garage
- Focus on fleets with 10 to 20 plus units that have primarily light commercial vehicles within the GTA



Target segments

Manufacturing

- Electrical and electronics
- Printing and publishing
- Food manufacturing
- Metal products

Contractors

- Building equipment contractors
- Building finishing contractors
- Residential/commercial construction

Wholesaling

- Food items
- Electrical appliances
- Plumbing and hardware supplies

Business and professionals

- Consultants – IT, medical, etc.
- Sales professionals – real estate, medical, etc.
- Equipment supplier

Please see the underwriting manual for complete details.

Garage

- Insurance coverage for businesses that handle customer vehicles in their care, custody and control.
- Dedicated commercial auto underwriter for quick response on new business, renewals and policy changes.

Dedicated underwriter

A team of experienced underwriters who know commercial auto exposures to provide the right solutions for your customers’ needs.

Quick response

Focused on growing your business in defined target segments. We’re committed to respond quickly and provide you with the service and expertise you need to grow your business.

Supporting your business

Dedicated business development partners to work with you to identify target business.

Standard garage auto insurance policies with optional add-ons to enhance coverage

Highlights	Up to \$5 M liability
Optional coverages	Physical damage to customer vehicles Standard endorsements to fit operations
Other features	Facilitate property and casualty solutions with our P&C team on qualifying risks to round out the account Minimum premium starting at \$750 Deductibles starting at \$500

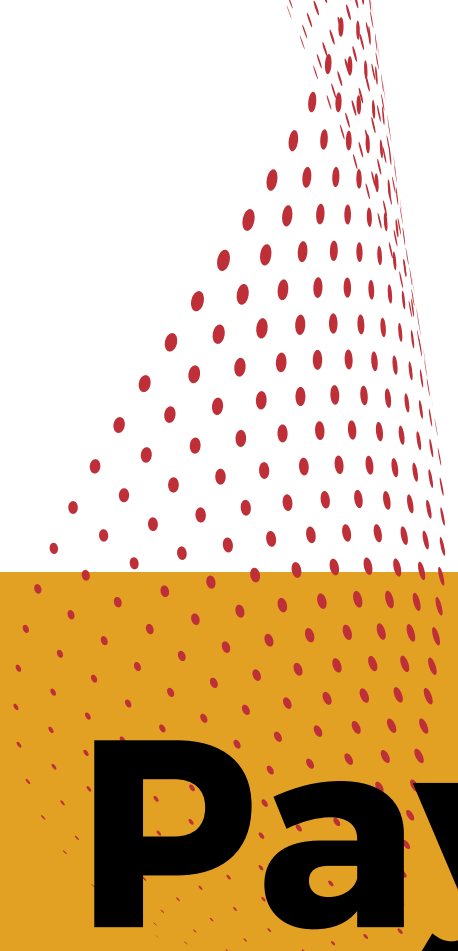
Please see the underwriting manual for complete details.

What we write

- Auto repair garages
- Used car sales
- Service stations
- Courtesy shuttle vehicles
- Auto detailing shops
- Oil and lube shops
- Installation of auto accessories

Please see the underwriting manual for complete details.





Payment plans

A number of options to suit your customers' needs

One Pay Plan

No administrative fee

- Single installment due at the beginning of the policy term.
- Pay via credit card, online/telephone banking, cheque or money order.

Three Pay Plan

No administrative fee

- Three installments due on the first, second and third month of the policy.
- Pay via credit card, online/telephone banking, cheque or money order.

Monthly Recurring EFT Plan

No payments in advance of the policy effective date (service charge applies)

- Monthly withdrawals from a chequing or savings account.
- Customers can choose the withdrawal date.
- Completed Flex Plan Application form is required.

Please see the underwriting manual for complete details.

Contact Us

IRCA

Call 1-844-974-GORE(4673) or email plus@goremutual.ca for IRCA quote submissions, and underwriting, billing and technical support.

IRCA general inquiries

plus@goremutual.ca

Fleet and garage

Call 1-800-265-8600 your dedicated commercial auto underwriter for fleet and garage quotes and underwriting questions.

General inquiries

commercial@goremutual.ca

Claims reporting

Call 1-844-974-GORE(4673)

For any other questions or concerns, contact your business development representative.

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*Terms and Conditions: Gore Mutual Insurance Company will investigate and resolve any legitimate repair issues over and above the Contractor's or Auto Repair Facility's warranty. The Contractor will meet generally accepted standard for proper and safe repairs as recognized in the property repair industry. The Auto Repair Facility will meet generally accepted standard for proper and safe repairs as recognized in the automobile repair industry.