

2008 SPECIAL MARKETS DIRECTORY

Company: _____ Contact: _____
Tel: _____ Fax: _____
Address: _____
Email: _____ Website: _____

Classification: Broker Managing General Agent Wholesaler Insurer

Area of Service: All Provinces Other: _____

The SPECIAL MARKETS DIRECTORY is for unique or hard-to-place coverages. Companies/Wholesalers/Brokerages are asked to indicate those special risk categories for which they are actively seeking business although it should be noted that this is not a commitment to write this business. If your business limits coverages to specific regions of the country, has basic restrictions on the acceptance of such risks, or will consider full submissions only from contracted brokers, please indicate.

ACCOUNTING/FINANCIAL

- Accounts receivable
- Bailee services
- Management accountants
- Other _____

ADVERTISING

- Death & disgrace

AFFINITY

- General

AGRICULTURAL/AGRI-BUSINESS

- Agricultural cargo
- Agritourism
- Aqua &/or silva farms
- Bison, deer, elk ranches
- Crop, flowers (greenhouses)
- Crops, vegetables/fruits
- Crop spraying
- Dairy farm (incl. indep. milk delivery)
- Equine farms
- Family farm package
- Farming - commercial
- Feed mills/grain elevators
- Grain handling risks
- Greenhouses
- Hail Insurance
- Hard-to-place fire
- Hobby farms
- Hog and boar producers
- Landscapers
- Machinery & equipment
- Nurseries
- Peat moss
- Seed cleaning plants/seedmen
- Tobacco crop and/or farm
- Other _____

AIR CONDITIONING EQUIPMENT

- General

ANIMALS

- Air transportation
- Alpacas/llamas
- Animal rides
- Blood stock (other than horses)
- Embryos/Semen
- Equestrian centres and tour guides (incl. care/custody of non-owned horses (legal liability))
- Exotic animals

- Horse Trailers
- Horses - full mortality (other than farm animals) and named perils
- Horses - limited mortality
- Import/export risks
- Infertility coverages
- Kennels
- Livestock (full mortality and named perils)
- Livestock (limited mortality)
- Livestock transit
- Mortality - all animals
- Named perils (birds, dogs, fur-bearing animals, horses)
- Named perils (cattle, sheep, hogs)
- Named perils (deer, elk, bison, boar)
- Performing animals
- Pet health insurance
- Poultry
- Private collections
- Racehorses - full mortality
- Racehorses - legal liability
- Ratite - ostrich/emu/rhea
- Riding stables
- Test animals
- Zoos
- Other _____

AUTOMOBILE SPECIALTY

- ATV's
- Car rental accident
- Classic/antique cars
- Contingent/Excess liability
- Dealers' creditors
- Dealers' showroom
- Dealerships - Auto/Truck
- Driver training
- Extended warranty
- Fleets
- Garage/garage dealers
- High risk auto
- High value vehicles
- Leased vehicles, long term
- Mobile homes (motorized/non-motorized)
- Motor homes, RV's, trailers, campers
- Motorcycles
- Motorcycle dealerships
- Recreation vehicles
- Recreational vehicle dealerships
- Residual value
- Rural route mail

- School bus fleets
- Snowmobile
- Surcharged private passenger
- Taxis
- Towing
- Truckers cargo
- Trucking risks/trailer (commercial/non-comm.)
- Unlicensed vehicle
- Window glass
- Wreckers
- Other _____

AVIATION

- Air cargo
- Air flight accident
- Aircraft
- Aircraft (repair & maintenance)
- Aircraft ground risks
- Airport contractor liability
- Airport owner & operator liability
- Airport premises
- Airshow liability
- Aviation product liability
- Chartered, hull & liability
- Flying clubs
- Hangerkeepers liability
- Hangers & spares
- Helicopter pilot
- Helicopter slung loads
- Helicopters
- Hot air balloon participant accident
- Loss of license
- Non-owned aircraft liability
- Pilot accident and/or disability
- Seat accident
- Skydiving operators
- Other _____

BOILER & MACHINERY

- All risks
- Florists/greenhouse complexes
- Foreign risks
- Occupancies and construction
- Other _____

2008 SPECIAL MARKETS DIRECTORY

BONDING

- All bonding
- Blanket position
- Cleaners/janitorial
- Commercial bonding
- Comprehensive
- Contract surety
- Court
- Customs/excise
- Fiduciary
- Indemnity
- Industrial/Manufacturing
- License/permit
- Lottery
- New home warranty
- Performance
- Real estate
- R.I.B.O.
- Sales tax
- Small contractor
- Surety
- Travel agency
- Used car dealer
- Other _____

CAPTIVES

- General

CAREER ENDING

- Disability

CHURCHES/RELIGIOUS INSTITUTIONS

- Charitable programs
- Counsellors-marriage/bereavement
- Counsellors-theological (liability)
- Ministers & Pastors (liability/E&O)
- Places of worship
- Retreats (day, youth, etc.)
- Rural churches program
- Other _____

COMPUTERS/EDP EQUIPMENT

- General
- Computer consultants (E&O)
- Computer services (E&O/liability)
- Data guard
- Extortion
- Internet liability
- Personal computers
- Other _____

CONSTRUCTION

- Asbestos removal
- Blasting
- Bonds
- Bridges
- Builders risk/COC
- Comprehensive
- Construction & engineering
- Construction specialty underwriting
- Course of construction
- Crane operators
- Dam & hydro projects
- Excess liability
- Incomplete buildings
- Marine risks
- Pavers
- Provincial/municipal electric leagues
- Road builders
- Roofing

- Tunnelling
- Welding
- Wind power projects
- Wrap-up
- Wreckers/demolitions
- Other _____

COURIER SERVICES

- Cargo legal liability

DIRECTORS & OFFICERS

- General
- Churches/religious institutions
- Construction
- Golf courses
- Manufacturers
- Non-profit organizations
- Resources
- Schools/learning centres

EMPLOYMENT PRACTICES LIAB.

- General
- Golf clubs
- Hard-to-place trades & professions
- Insurance agents/brokers/companies

ENTERTAINMENT

- All-Inclusive
- AD&D/disability
- Cabarets/night clubs
- Participant accident
- Restaurants
- Theatre productions
- Other _____

ENVIRONMENT LIABILITY

- All-Inclusive
- Asbestos removal consultants
- Cleanup costs
- Consultants
- First and third party
- Fuel tanks
- Landscapers spray liability
- Malicious contamination
- Mining
- Pollution
- Property transactions
- Recycling plants
- Remediation contractors
- Service stations, car washes and repair garages
- Waste management plants
- Other _____

EQUIPMENT SPECIALTY

- Borrowed/Rented
- Contractors equipment
- Diving
- Electronic
- Equipment dealers
- Film & video
- Forest contractors
- Geophysical
- Greenskeeping
- Logging and/or bush
- Materials handling equipment
- Mining equipment
- Musical instruments
- Portable sawmills
- Scientific instruments
- Tools
- T.V. & Radio
- Other _____

ERRORS & OMISSIONS

- A&E technicians & technologists
- Accountants and/or financial advisors
- Actuaries
- Adjusters
- Advertisers
- Appraisers
- Archaeologists
- Architects & engineers
- Architect excess
- Associations
- Beauty shops, barbers, hairdressers, manicurists, estheticians, electrolysis, laser hair removal
- Collection agencies
- Comprehensive
- Condo association
- Contractors
- Copyright & trademark
- Counsellors
- Custom brokers
- Design/Build
- Directors & officers
- E&O for design team
- Electrical/Computer
- Electronic data processing
- Employed lawyers
- Employee benefits
- Entertainment producers
- Environmental consultants
- Excess E&O
- Executors & trustees
- Film/movie production
- Financial Advisors
- Freight forwarders
- Golf clubs
- Graphic artists
- Hard-to-place trades & professions
- Hospitals
- Insurance brokers & agents
- Insurance companies
- Interior designers
- Internet (website consultants, designers, e-commerce, access providers)
- Land surveyors
- Law enforcement officers
- Lawyers and/or notaries
- Life agents & underwriters
- Malpractice
- Management consultants
- Marine surveyors
- Miscellaneous
- Mortgage brokers
- Morticians/cemeteries
- Municipalities or municipalities schedules
- Paralegal exposures
- Pension trust
- Placement agencies
- Printers
- Private investigators
- Property management
- Public relations & marketing
- Publishers
- Real estate agent or broker
- Reciprocal
- Residential Inspectors
- Social workers
- Software developers
- Tax preparers
- Telephone answering services
- Transfer agents

2008 SPECIAL MARKETS DIRECTORY

ERRORS & OMISSIONS (cont'd.)

- Translators
- Travel agencies
- Trustees in bankruptcy
- Urban planners
- Other _____

EVENTS AND FAIRGROUNDS

- Accident coverage (participant, volunteer)
- Aquariums (legal liab.)
- Bar/bat mitzvahs
- Campgrounds (legal liab.)
- Camps (youth, summer, day)
- Carnivals or circus/fairgrounds/ Amusement parks/exhibitions (legal liab.)
- Commercial equine
- Concerts/entertainment
- Drum & bugle corps
- Dude ranches
- Event cancellation
- Horse shows, including participants
- Kiosks, bazaars, trade shows
- Non-appearance
- Outfitters and guides
- Parades
- Pari-mutuel racing
- Prize indemnity
- Racing & spectator events
- Rock group tours
- Rodeo
- Rope courses
- Snowmobile races
- Special events - related to music
- Special events liability for concerts, festivals, fairs & celebrations
- Theatrical plays & pageants
- Volunteers' accident insurance
- Weather
- Weddings
- Other _____

FILM/MOTION PICTURE

- Accident & indemnity (cast & crew)
- Commercials
- Film/Movie/Video production
- Non-appearance
- Other _____

FINANCIAL/LEGAL

- Armoured Car
- Credit card companies
- Credit card enhancements
- Credit insurance
- Credit unions
- D&O & F.I. bonds
- Defendant's commercial litigation indemnity
- Employer relocation
- Fiduciary liability
- Fire fighting expenses
- Judicial delay cover
- Law firm comprehensive crime
- Lawyer excess
- Legal expense
- Loss mitigation
- Mail insurance coverage
- Mergers & acquisitions
- Mortgage impairment
- Premium insurance
- Primary excess business
- Risk management accounts
- Safety deposits

- Stockbrokers excess protection fund
- Title Insurance & Title Searchers
- Valuable papers
- Other _____

FINE ARTS

- All-inclusive
- Antiques & classics
- Antiques, collector cars
- Dealers
- Fine arts in transit
- Heritage properties
- High value and large schedules
- Incidental exposures
- Museums & galleries
- Other _____

FLOATERS

- Cameramen
- Contractors equipment
- Exhibitions
- Installation
- Miscellaneous
- Timber floater
- Transportation
- Underwater ROV's
- Other _____

FOOD & BEVERAGE

- Fish processing plants/canneries
- Food processing & manufacturing
- Retailers
- Wholesalers
- Other _____

FURS/FURRIERS

- All-inclusive
- Wholesale, retail, service

GLOBAL MARKET

- Gas Plants
- Petrochemical
- Refineries

GROUP

- General
- Accidental death & dismemberment
- Automobile
- Commercial
- Creditor
- Critical illness, medical crisis
- Dental
- Disability (temporary & permanent)
- Equestrian related groups
- Health
- Homeowners
- Legal Expense
- Multinational benefits
- Non-profit associations
- Pension plans
- Professional liability
- Sports associations
- Vacant dwellings or rentals
- Other _____

HAZARDOUS MATERIALS

- All-inclusive
- Agri retailers
- Chemicals risks
- Fireworks/explosives
- Hazardous occupations
- Manufacturing

- Other _____

HOSPITALS, HEALTH-CARE INSTITUTIONS, MEDICAL PRACTITIONERS

- General
- Alternative medical practitioners
- Ambulance operators
- Clinical laboratories (E&O)
- Comprehensive general liability
- Convalescent homes & hospices (medical liability)
- Crime
- Dentistry and allied services
- Diagnostic labs (medical liability)
- Excess malpractice
- Foreign medical liability
- Medical associations
- Medical clinics
- Medical doctors & surgeons (medical liability)
- Medical equipment breakdown
- Midwifery/birthing centres
- Nurses & related services (medical liability)
- Nursing homes
- Optometry: ophthalmologists/ optometrists/ opticians (E&O)
- Orthopedist
- Other groups of medical practitioners
- Pharmacists (E&O)
- Physical Therapists: chiropractors & related services
- Property
- Psychoanalysts
- Psychiatrists/psychologists
- Therapists (musical, speech, etc.)
- Other _____

HOSPITALITY INDUSTRY

- All-inclusive
- Adult entertainment
- Alcohol-restaurants
- Bed & breakfasts exposures
- Hotels & motels
- Restaurants/taverns/bars/clubs/legions/ billiard halls/snack bars
- Rooming & boarding houses
- Summer or seasonal resorts
- Other _____

JEWELLERS BLOCK

- General

KIDNAP/EXTORTION/RANSOM

- General

LEGAL LIABILITY

- Advertising agencies
- Alcohol retail
- Associations/clubs/community groups
- Carriers
- Commercial equestrian (teaching, training, boarding, ownership of horses)
- Comprehensive
- Contingent cargo
- Contractors
- Day nurseries
- Hard-to-place
- Host liquor
- Incidental marine
- Internet service providers
- Janitorial service
- Landscapers/nurseries

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LEGAL LIABILITY (cont'd.)

- Landscapers spray
- Liquor (incl. forcible ejection & host liquor)
- Motor truck cargo
- Motorcycle safety foundations
- Non-profit org./charitable institutions
- Overseas risks
- Pawn shops/second hand stores
- Printers
- Private investigating agencies
- Promoters
- Public officials
- Riding academies/stables
- Self storage operators
- Single Day liability certificates
- Sun tanning salons
- Veterinaries
- Warehouseman's
- Water theme parks/waterslides/wave pools
- Wrap-up liability
- Other _____

LIFE/HEALTH

- Burial
- Creditor life & health
- Critical Illness/Accident
- Dental (excess)
- Dental/Vision Indemnity
- Disability (excess)
- Expatriate Benefits
- Group (excess)
- Guaranteed Issue Life
- Health (excess)
- High Limit Executive
- High Risk Occupations
- Homecare
- Key Person
- Life (excess)
- Long Term Care
- Lump sum disability
- Marine services
- Older Workers
- Outbreak extra expense
- Substandard individual life
- Pre-Need
- Temporary LTD
- Temporary Term Life
- Travel Health
- Visitor to Canada
- Other _____

MANUFACTURERS

- Biotechnology
- Boats
- Chemical products
- Clothing & garment
- Drugs/pharmaceuticals/perfumes/ cosmetics
- Electronic equip. and/or computer chips
- Health care equip. & surgical appliances
- Light Industry
- Machine shops
- Metal products
- Paper products
- Petrochemical products
- Plastics/synthetic resins & fibres
- Printers
- Product recall
- Sawmills
- Software development
- Upholsterers

- U.S. products
- Woodworking shops
- Other _____

MARINE SPECIALTY

- General
- Bluewater vessels
- Boat & boat supply dealers
- Builders risks
- Cargo (coastal & ocean)
- Charters
- Consequential los
- Domestic transit (i.e. ferries)
- Excess liabilities
- Fishing vessels
- Fleets
- Hull & machinery
- Increase value
- Inland/Ocean/Air
- Jet boats & ski boats
- Jet skis/seadoos - pleasure or rental
- Marina operations
- Offshore drilling/energy
- Performance boats
- Personal water craft (i.e. sailboats/useboats/riverboats)
- Port risks
- Protection & indemnity (unlimited liab.)
- Resort complexes
- Ship repairs (legal liability)
- Tour boats
- Tugs and barges
- Voyage risks
- Wooden boats (classic or other)
- Yacht/Sailing clubs
- Yachts/pleasure craft
- Other _____

MEDIA LIABILITY (Libel & Slander and/or E&O)

- Advertising
- Authors
- Broadcasters (radio & television)
- Cable TV operators
- Celebrity
- Media holding companies
- Multi media
- Newspapers (daily & weekly)
- Photographers
- Producers
- Publishers
- Other _____

MERCANTILE & COMMERCIAL PACKAGES

- General
- Home based businesses
- Office buildings
- Property mgmt. & development companies
- Shopping centres
- Other _____

MOTORSPORTS & SPECIALIZED VEHICLES ie race cars, drag cars, pull trucks, tractors, etc. (Coverage while in transit, while on exhibit or while stored inside a locked building.)

- Demolition derby/auto thrill show
- Drag cars
- Driving schools
- Go karts & kart tracks

- Off track
- On track
- Race cars (valuable & unlicensed)
- Race teams (incl. uniforms & tools)
- Sanctioning bodies
- Other _____

PERSONAL INJURY

- Libel/slander

POLITICAL RISK

- Business interruption - oil, petro-chemical
- Confiscation
- Contract repudiation
- Nationalization
- Other _____

PRODUCT LIABILITY

- Comprehensive
- Excess-umbrella
- Health care products
- Manufacturers
- Product recall & guarantee
- Reinsurance
- U.S.A. exposures
- Worldwide exposures
- Other _____

PROFESSIONAL LIABILITY & PROTECTIVE INDEMNITY

- General

PROPERTY SPECIALTY

- General
- Bridges and tunnels
- Builders
- Building centres
- Commercial
- Condominium package policy
- Cottages
- Dams & hydro generators
- Excess
- Generators
- Global master property programs
- Golf courses
- Grain elevators
- Greenhouse complexes
- Frequent claims
- High value, high hazard, layered
- Homeowners
- Homeowners - claims frequency
- Homeowners - executive
- Homeowners - high value
- Homeowners - special risks only
- Inland marine
- Jewelry/silverware
- Landscapers, garden centres, nurseries
- Layered
- Lumber yards
- Mobile homes
- Mortgage impairment
- Non-Profit organizations
- Overseas risks
- Personal high value collections (i.e. coins)
- Personal property in storage
- Piers & docks
- Pipelines
- Public utilities
- Pulp & paper and steel mills
- Rented dwellings
- Residential add-on

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PROPERTY SPECIALTY (cont'd.)

- Rolling stock
- Sports associations
- Sports museums/halls of fame
- Storage/self-storage facilities
- Substandard risk (vacant or to be demolished)
- Substandard risk - residential
- Surplus lines
- Tenanted dwellings (commercial)
- Tenants package
- U.S. property
- Unprotected risks
- Unusual property
- Vacant property
- Woodburners - non-CSA
- Other _____

RECREATION/LEISURE

- General
- Amusement parks, theme parks, family fun centres, zoos
- Bike/hiking tours/rentals
- Bowling alleys/billiards halls
- Canoe/kayak tours/rentals
- Conservation/birdwatching clubs
- Curling/skating clubs
- Excess liability
- Golf/tennis club operators/rentals
- Health clubs /spas
- Hockey/skating arenas/rentals
- Hunting lodges
- Indoor play centres
- Instructor liability
- Paintball/laser program
- Personal training
- Resorts/fishing camps
- Riding academies/stables
- Shooting ranges
- Ski resorts
- Tanning Salons
- Trap & skeet
- Other _____

RESOURCES

- Consultant liability
- Drill equipment, onshore well drill, well-lease
- Forestry Industry
- Mining: coal mines, hardrock mines and open pit operations, including all mining equipment (above and below ground) and ore stocks
- Mining (surface only)
- Oil Patch
- Power generation
- Other _____

RURAL ROUTE DELIVERY

- Auto & CGL

SCHOOLS/LEARNING CENTRES

- General
- Board of Education liability
- Colleges
- Private schools
- Other _____

SECURITY & PROTECTION INDUSTRY/MULTIPLE CLAIMS/CRIME PROBLEM RISKS

- Central alarm monitoring stations
- Computer fraud
- Defense base act liability

- Employee dishonesty/crime
- Failure to perform
- High hazard property
- Malicious property damage
- Product tampering & accidental contamination
- Security guard services
- Website security
- Workplace violence
- Other _____

SPORTS(pro/amateur/leisure) & SPORTS PROMOTIONS

- Amateur sports associations
- Camps & clinics
- Coaches & officials (pro &/or amateur)
- Contractual bonuses
- Dance studios
- Fitness Industry: gyms/health clubs/spas
- Gymnastics programs
- Hole-in-one
- Instructors (aerobic/martial arts/personal)
- Martial arts studios
- Olympic sports groups
- Pro sports/intercollegiate
- Sickness/disability (amateur & pro)
- Sport accident
- Sport events/associations
- Sporting events with high risk (i.e.outward bound/mountaineering/rock climbing/ whitewater rafting/ski hill)
- Sports promotions (airshow bean bag toss/ basketball shot/bowl/hockey goal/ hole-in-one/ paper airplane toss/tag fish)
- Sport venues (arenas, ice rinks, ski resorts, skate board parks, etc.)
- Travelling athletes
- Other _____

STUDENTS

- Accident/Health
- Foreign student medical
- International medical
- Loan repayment cover
- Tuition reimbursement
- Other _____

TRANSPORTATION

- Air
- Boats
- Fishing vessels
- Railway
- Trucks
- Warehousing
- Other _____

TRAVEL/TOURISM

- General
- Adventure/eco-tourism/expeditions
- Baggage
- Business travel accident
- Excess health
- Outfitters & guides
- Snowbird travel medical
- Tours and charters
- Trip cancellation
- Trip transit
- Visitor's medical
- Other _____

U.S.A. & WORLDWIDE RISKS

- All types
- Defense base act liability

- Expatriate Life, AD&D, Disability, Medical
- Products, medical risks
- War Risk Disability, Medical, AD&D
- Other _____

UMBRELLA & EXCESS LIABILITY

- All types
- Commercial
- Errors & omissions
- Farm umbrella
- Marine umbrella & excess liability
- Personal umbrella
- Other _____

UTILITIES

- Hydro _____

VENUES AND GAMING

- All types of contingency insurance
- Arenas, auditoriums, amphitheatres, movie theatres, etc.
- ATM, VLT machines
- Bingo/promotional contests
- Bingo halls, riverboat gambling, reservation gambling, etc.
- Casinos
- Civic centres/community centres
- Contractual Incentives
- Conventions & trade shows
- Destination resorts
- Excess liability
- Jackpot coverage/over redemption
- Race tracks
- Social clubs & YMCA's
- Other _____

WARRANTY

- Consumer goods
- Extended
- Home
- Industrial products
- Plumbing, electrical installations, heating
- Used or new cars
- Other _____

WEATHER/CATASTROPHE

- Earthquake
- Flood
- General weather insurance
- General catastrophe
- Income stabilization
- Promotions
- Terrorism
- Tornado/windstorm/hurricane
- Other _____

2008 SPECIAL MARKETS DIRECTORY

WHOLESALE, RETAIL, SERVICE

- Beauty shops, barbers, hairdressers, manicurists, estheticians, electrolysis
- Computer retailers/wholesalers
- Convenience store package
- Dealer floor plans
- Dealers in high value items (coins, fine arts, etc.)
- Dry cleaners/laundry
- Equipment dealers
- Florists/greenhouses
- Gun & ammunition shops
- Health food stores
- Herbal/aromatherapy stores
- Laser clinics
- Liquor stores
- Micro brewerys/winerys
- Salons & spas
- Service stations/repair garages
- Tatoon/piercing parlors
- Vending machine operators
- Wholesalers
- Other _____

WORKERS COMPENSATION

- Excess
- Self-insurers
- U.S.A. only _____

OTHER CATEGORIES & SUGGESTIONS

Please return this form to:

Stone & Cox Limited

111 Peter Street, Suite 500,
Toronto, Ontario M5V 2H1 Canada
Tel: 416-599-0772
Fax: 416-599-0867

I would like someone to call me regarding advertising in the next edition.

Please send me _____ copies of the 2008 General Insurance Register. (\$75 plus tax – prepayment is required)

NOTE:

This information is available in print in the **Special Markets** section of the **General Insurance Register**, the national insurance directory for p&c insurance published in January.

It is also printed as the standalone **Special Insurance Markets Directory** distributed to brokerages across Canada with the April issue of *Canadian Insurance* magazine.

It is also available online at www.cdnins.com and at www.insurance-canada.ca.

Advertisers get preferential placement in the online directory.