Forward

PEOPLE + TECHNOLOGY

An independent Canadian InsurTech MGA focused on traditional underwriting service paired with modern technology.



Cyber Risk | Construction | Professional | Environmental | Commercial – Casualty Packages Property | Personal | Marine

About us

Ownership - Independent

Founded in 2022, Forward Insurance Managers Ltd. is a privately owned Canadian company, federally incorporated.

Our Offices

While many companies embrace remote work, 90% of our staff work full-time, five days a week, from one of our four Canadian office locations.

- 148 Fullarton Street, Suite 1401, London, ON
- 543 Granville Street, 12th Floor & 9th Floor Vancouver, BC
- 90 Westgate Road, Unit E, Campbell River, BC
- 6815 8 Street NE, Suite 290, Calgary, AB

Business Hours: 8:30 a.m. EST to 5:00 p.m. PST

1-866-216-5393
forwardinsurance.ca

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Our Insurers

Forward Insurance Managers Ltd. is contracted under delegated underwriting authority agreements with the following insurers:

- Lloyd's Underwriters
- HDI Global Specialty SE
- The Sovereign General Insurance Company

*All insurers carry a minimum AM Best rating of A- (Excellent).

*Every quote and policy document states the full legal name of the Insurers.

Claims

Forward has a dedicated team of claims examiners on-staff. These examiners work alongside an excellent network of independent adjusting firms across the country to serve our customers in every time zone, providing first class claims support.

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About us

Trending issue for brokers - Being strategic with your MGA relationships

1. **Know your partners -** Have you vetted your MGAs?
    - Ownership of MGA?
    - Do they carry adequate E&O coverage?
    - Do they have extensive underwriting authority?
    - Do they have claims authority?
    - Where do they store data and how is it protected?
    - Do they carry adequate cyber insurance?
    - How does their value proposition compare to other MGAs?
        - Broad suite of products / appetite
        - Ease of doing business / modern way of doing business

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Trending issue for brokers - Being strategic with your MGA relationships

2. **Ownership –** are you sending profits to your competition?
   - So many MGAs in Canada are now owned by brokerage consolidation groups
   - Why would you send business / profits to the same brokerages you compete with?

3. **Turning MGA placements strategic**
   - The more business you do with any one partner, the stronger the relationship. This transmits to day-to-day improvement of pricing, eligibility, flexibility of terms, and compensation

PROJECT CONSOLIDATE

Earn more commission while being more strategic with your MGAs.

Contact your local Forward Business Development Manager.

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What sets us apart from the rest?

Product

- A broad suite of tailored programs and broad eligibility within each program

Service – modern way of doing business

- Accessible Underwriters – no voicemail!
- Underwriters are specialists in specific classes
- Utilizing Forward's JET self-serve platform allows brokers to obtain **INSTANT** answers for 80% of submissions, and exceptional turnaround on the risks that refer to the underwriting team

People

- Our leadership team across Canada has extensive experience in the specialty insurance market


Troy Moreira
Founder and CEO


Tina Jonmaire
Managing Director


Martha Rodger
Managing Director


Linden Kerr
Managing Director


James Pond-Jones
Managing Director


Daniela Macdougall
Claims Manager

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Pick Your Path

Brokers know us for our great JET platform, but there is a lot more to Forward.

We also accept emailed broker submissions - Forward handles thousands of submissions (SME and Mid-Market commercial) each month.

PICK YOUR PATH:

Email a submission

OR

Enter into JET

Contacts by Line of Business:

newcommercial@forwardinsurance.ca

newconstruction@forwardinsurance.ca

newprofessional@forwardinsurance.ca

newmarine@forwardinsurance.ca

newpersonal@forwardinsurance.ca

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JET platform – the benefits

Higher closing ratio for you
Often the sooner you can deliver your client a quote, the more likely you are to win the business.

Less back and forth with underwriters
Dynamic application asks all pertinent questions upfront and warns you of declines along the way.

No waiting / chasing for paper
Instant policy issuance, and no download required.
Process your own endorsements.



Saves time chasing for signatures
E-signature function (auto follow up) built into platform.

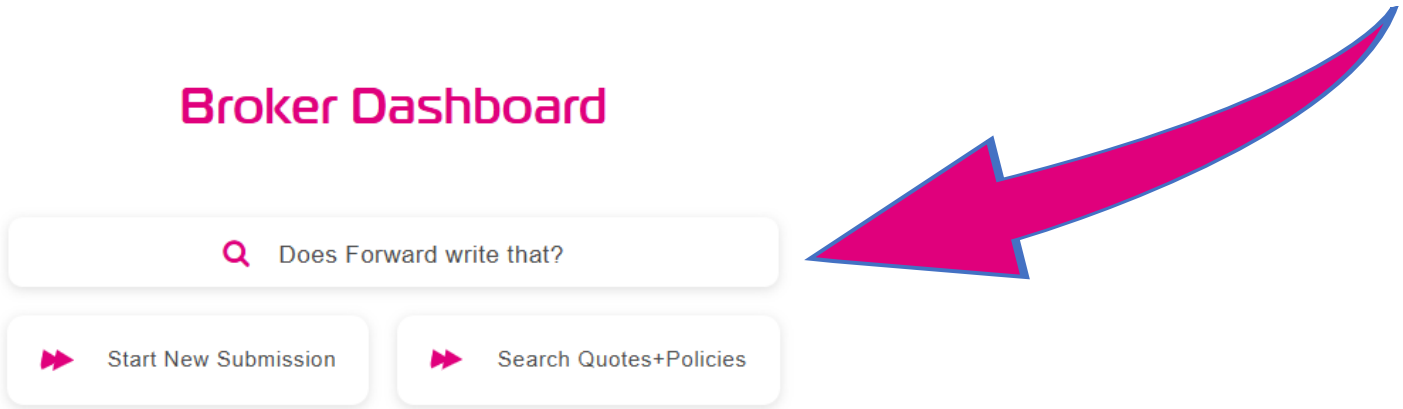
Reduces Brokers E&O exposure
Quote and policy pkg includes application and all policy forms.

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Contact us

Does Forward Write that? - Search over 5,000 types of risks!

Try our powerful NEW tool in JET, where brokers can instantly determine the program of choice.



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Our Products

- CYBER RISK 
- CONSTRUCTION 
- PROFESSIONAL 
- ENVIRONMENTAL 
- COMMERCIAL - CASUALTY 
- COMMERCIAL - PACKAGES 
- COMMERCIAL - PROPERTY 
- PERSONAL 
- MARINE 

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Our Products - Cyber Risk

Target Risks:

- We offer cyber risks policy to small to mid-size Canadian firms
  - Financial
  - Logistics
  - Manufacturing
  - Retail / Wholesale

Coverages:

- Third Party Cyber Liability – Data & Media Liability, Network Security
- First Party Cyber Liability
- Full Prior Acts Coverage
- Crime / Funds Transfer – Social Engineering & Phishing
- 24/7 emergency response line

The People:



Karen Lam



Aneep Sahdra



Derek Szekeres

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Our Products - Construction

Construction Programs:

- Builders Risk - Project Specific
- Builders Risk - Blanket (Annual - Adjustable)
- Wrap-Up Liability

Capacity:

- $42.5 Million CDN for all construction types (including wood frame), 100% OR subscription - lead or follow line
- $50 Million Wrap Up Liability
- $50 Million Excess Liability

The People:


James Pond-Jones


Jordan Dowling


Joel DeBoer


Conor Mills


Chris Chang

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Our Products - Construction

Target Risks:

- Single Family Homes
- Custom High Value Homes
- Multi – Family – Townhome
- Multi – Family – Apartment
- Commercial – All types
- Light Industrial
- Infrastructure
- Light civil






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Our Products - Construction

COC:

- IBC 4042 with enhancements via IBC 4047
- "Replacement Cost" updated for clarity
- Faulty Workmanship enhanced – "Resultant damage" per IBC 4047
- Piling and dewatering exclusion deleted
- Electrical devices exclusion amended – broader coverage
- Permission to occupy enhanced (more acceptable occupancies)
- Testing and commissioning – broadened to include "building systems"
- Cessation of coverage enhanced – planned seasonal work stoppage
- Liberalization clause – guaranteeing "current" IBC 4041
- Payment of Loss – enhanced per CCDC – 30 days
- Debris removal extension enhanced to cover surrounding areas (30m)

PLEASE READ CAREFULLY
Not all policy forms are created equally

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Our Products - Wrap-Up Liability - Features

Wrap-Up Liability – Features:

- Limits Up to $50M (Primary) + $50M (Excess)
- Hard Costs up to $150M
- Broad Additional Insured Clause
- Broad Form Completed Operations
- Completed Operations Period Up to 36 Months
- 360 Hours Sudden & Accidental Pollution
- Competitive minimum premiums for smaller projects

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Our Products - Professional

Professional Programs:

- Architects & Engineers
- Natural Resources (O&G, Mining, Forestry, and Power)
- D&O / Management Liability - Private Companies
- Info Technology Professionals
- Media / Marketing Firms
- Accountants
- Life Insurance Agents
- Miscellaneous Professionals and Consultants
- Allied & Alternative Health Care Practitioners
- D&O Liability – Non-Profit Groups
- D&O Liability – Strata / Condo

The People:



Derek Szekeres



Adam Robison



Aneep Sahdra

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Our Products - Environmental

Environmental Programs:

- Premises Pollution Liability / EIL
- Storage Tank Environmental Liability
- Contractors Pollution – Annual
- Contractors Pollution - Project Specific

Capacity:

- Limits up to $10,000,000 available

Target Risks:

- Gas stations
- Tire dealers
- Golf courses
- Construction sites
- Manufacturers
- Warehousing
- Multi-tenant commercial properties
- Snow removal
- Agricultural properties, including farms, greenhouses and nurseries
- Demolition
- Excavation
- Trucking & hauling
- Road construction, repair & maintenance
- Sewer & watermain construction & repair
- Landscapers
- Pesticide & fertilizer

The People:



James Pond-Jones



Jason Van Sluytman

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Our Products - Commercial - Casualty

Casualty Programs:

- Contractors & Trades
- Roofing Contractors
- Natural Resources - Contractors and/or Consultants – O&G, Mining, Forestry and Power
- Security Guards, Alarm, Fire Supp, Sprinkler, and Private Investigation Firms
- Special Events (incl liquor)
- Excess Liability – all types of accounts, limits up to $50 million

The People:


James Pond-Jones


Joel DeBoer


Serina Khan


Conor Mills


Athan Moreira

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Our Products - Commercial - Casualty

Capacity - Casualty:

- Casualty – Primary Limit – CGL - $10 million
- Excess or Umbrella Liability – $50 million
- Wrap Up Liability - $50 million

All sizes of account – from SME to Mid-market accounts. Revenues of $1 to +$250 million

The People:


James Pond-Jones


Joel DeBoer


Conor Mills


Jordan Dowling


Athan Moreira

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Our Products - Commercial - Packages

Package Products:

- Restaurants, Fast Food, Hospitality (incl. liquor up to 50%)
- Retailers, E-Commerce, and Wholesalers
- Cosmetology, Beauty, Spas and Medi-spas
- Tattoo and Piercing
- Fitness Studios
- Individual Fitness Trainer
- Hobby Club
- Non-Profit Community Organizations
- Sports & Recreation

The People:


Abi Brush


Serina Khan


Anita Bewley


Anthony Wallace

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Our Products - Commercial - Property

Property Target Risks:

- Residential Strata / Condo
- Small to mid-size
- Retail / mercantile
- Light industrial
- Office and other light commercial occupancy
- Residential Rental risks
- Mixed commercial and residential use

Capacity:

- $20 million – 100% or follow line

The People:


Linden Kerr


Jeff Werby


Nathan Unger

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Our Products - Personal

Programs:

- Rentals incl short-term, student
- Non-Standard – primary owner-occupied
- Vacant Buildings
- Condos – owner, seasonal, rental, vacant
- Excess Condo Deductible Assessment
- Tenants
- Seasonal Dwellings
- Mobile Homes
- Vacation Trailers
- High Value Dwellings
- Personal Umbrella (stand-alone, limit up to $10M)
- Motorcycles (BC)

* Optional Endorsements on certain programs: Residential Flood / Overland Water, Sewer Backup (SBU) with higher limits in Ontario and new postal codes added & Service Line Coverage.

The People:


Natalie Fidalgo


Wendy Snider


Justin Elwood


Denise Johnson


Kathleen Tapec


Mabel Truong


Karen Ringdahl

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Our Products - Marine

Target Risks:

- Commercial Marine Hull and Liability
- Outboard boats
- Day boats
- Cuddy Cabin
- Pontoon boats
- Bass boats
- River / Jet boats
- Wake / Surf / Ski boats
- Sailboats
- Trawlers
- Cruisers
- Yachts
- PWCs

The People:



Jordan O'Keefe



Prashan Pillai



Karen Ringdahl

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Follow us

- Be the first to learn about product launches & enhancements
- Follow us - Like. Comment. Share. WIN PRIZES!