

## Why Choose Fortress for Your Capacity Needs?

- No policy fees.
- 100% Canadian-owned and operated.
- We follow lead insurer commission.
- Ease of doing business.
- No volume commitments.
- Up to 50% or \$5 M max property capacity per location.<sup>1</sup>
- Efficient claims handling; following lead insurer adjusting approach.
- Backed by A rated reinsurers.

<sup>1</sup> Capacity is \$3 M on residential realty.

## Contact Us

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**FORTRESS**  
INSURANCE COMPANY

**PROUDLY  
PROVIDING  
COVERAGE  
ACROSS  
CANADA**

[fortressinsurance.ca](https://fortressinsurance.ca)

## About Fortress Insurance

Headquartered in Calgary, Alberta, we're a Canadian Insurer licensed in most provinces and territories (except Quebec and Atlantic provinces). We have three tranches of business we excel at: **Commercial Offer & Acceptance**, **Programs**, and **Fronting**. We can also provide XOL (XS of Loss) capacity.

**Commercial O&A** property subscription is our fastest-growing portfolio and a key part of our growth strategy. Our target profile is low/medium hazard accounts in Commercial Realty, Hospitality, Retail, Business, and Professional Services, amongst others. We're looking to deploy capacity specifically in AB, SK, MB, and ON.

While many insurers have closed their **programs** departments, Fortress believes in the brokers' unique market perspective, ability to build industry-specific expertise, and bring credibility and solutions to that industry segment. If you believe you have an opportunity for Fortress that is > \$1 M we'd like to hear from you.

**Fronting** is a unique and complex offering that Fortress understands very well and can simplify by doing the heavy lifting, and in some cases sharing the risk.

## Ease of Doing Business is a Top Priority!

**WE WILL PROVIDE OUR QUOTE  
WITHIN ONE BUSINESS DAY.  
NO QUESTIONS ASKED.<sup>2</sup>**

"Fortress is committed to partnering with independent brokers to provide much needed domestic capacity for their clients, as simply as we can."

Lisa Thomson, Chief Underwriting Officer

<sup>2</sup> Quotes may have subjectivities depending on underwriting information. One (1) day turnaround when all key underwriting information is known.



## OUR PROPERTY APPETITE INCLUDES LOW-MEDIUM HAZARD:

- Amusement and Recreation
- Business and Professional Services
- Private Education
- Government
- Health (Excluding Life Sciences)
- Hospitality
- Manufacturing
- Membership
- Realty (Commercial and Residential)
- Retail
- Wholesale

Decline classes: Plastics manufacturing, seed or meat/fish processing, chemical exposures, sawmills, recycling plants, grain elevators, flour mills, hog/poultry farms, utilities, vacant risks, high hazard manufacturing or wholesale.