

Commercial Insurance

Coverage that fits your business

Providing local service and the comprehensive risk management expertise Canadian organizations need to thrive.

For more than a century, we've advised clients on how to structure insurance and manage risk - not simply where to buy it. Our clients benefit from a dedicated team of professionals committed to understanding their business operations, risk philosophy, and long-term objectives, building advisory relationships grounded in trust and continuity.

1912

Operating as an independent Canadian brokerage since

3-in-1

Insurance, Benefits and Risk expertise integrated under one roof

National

Reach across Canada, expanded through the acquisition of Windley Ely

100%

Employee-owned

Where We Add The Most Value

From everyday exposures to complex and specialized risks, we provide comprehensive insurance solutions designed to protect your organization, its people, and its assets at every stage of growth.

Core Commercial Programs

Property & Business Interruption
General Liability
Commercial Auto & Fleet
Umbrella & Excess Liability

Management & Specialty Risk

Cyber
D&O
Professional Liability
Construction Project Insurance

Advisory & Claims

Claims Advocacy and Support
Contract Reviews
Risk Control Liaison and Advocacy

halpenny.

The next step isn't a quote. It's a conversation about how your risk is structured today.