



# APPETITE GUIDE

## Underwriting and Wholesale Desk

Summary of TSW's broad scope of appetite in both Underwriting and Wholesale arms.

TSW Management Services Inc.

# UNDERWRITING CAPACITY SUMMARY



## COMMISSION

Up to 20%, depending on class of risk, plus additional policy fees as applicable.

## PRODUCT OFFERING

### Property Coverage

Up to \$7 million, 100%, Lead or Subscription

### Crime Coverage

Up to \$100,000, \$5 million via referral

### Primary CGL

Up to \$10 million

### Excess/Umbrella Liability

Up to \$30 million

### Equipment Breakdown Coverage

Up to \$20 million

### Legal Expense Coverage

Up to \$200,000, \$1 million aggregate

### Environmental Impairment Liability

CPL, Storage Tanks & Premises

Up to \$10 million

### Wrap Up Liability

Up to \$25 million

### Enhanced Manuscript

TSW Wording

### A+ Insurer Capacity

Both Lloyd's and Domestic

## APPETITE AT A GLANCE

The following is a simple summary of our appetite, intended to provide a quick snapshot of the coverages & exclusions provided by TSW across the various business lines.

**All risks are still subject to underwriting agreement.**

● Target Class      ● Will Consider      ● Refer to Wholesale Team

Business Line	Property	Casualty	Casualty Umbrella	Equipment Breakdown	Crime	Legal Expense
Business & Professional Services	●	●	●	●	●	●
Office Risks	●	●	●	●	●	●
Realty Commercial	●	●	●	●	●	●
Realty Residential	●	●	●	●	●	●
Retail/Mercantile	●	●	●	●	●	●
Security Services	●	●	●	●	●	●
Wholesale	●	●	●	●	●	●
Contractors; except for Snow Removal/Roofing / Inflatables/Plumbing/HVAC/Sprinkler/Scaffolding	●	●	●	●	●	●
Warehousing	●	●	●	●	●	●
Health Services	●	●	●	●	●	●
Cannabis Mfg/Retail	●	●	●	●	●	●
Manufacturing/Processing	●	●	●	●	●	●
Farming/Agriculture	●	●	●	●	●	●
Forestry/Woodworking	●	●	●	●	●	●
Hospitality	●	●	●	●	●	●
Excess Trucking/US Longhaul	●	●	●	●	●	●
Government/Municipality	●	●	●	●	●	●
Heavy Industry (Mining, Oil & Gas, etc)	●	●	●	●	●	●
Recycling/Renewables	●	●	●	●	●	●

# WHOLESALE CAPACITY SUMMARY



In addition to our in-house delegated underwriting authorities, TSW maintains strong relationships with a vast array of top-tier Canadian-licensed insurers in North America and in Lloyds. This allows you access to the best available products and competitive pricing from any of our panel of insurers. Plus, we can manage most BOR letters with respect to our insurers on your behalf.

## TSW MARKET SCHEDULE

Insurance markets we represent including their A.M. Best ratings:

Affiliated FM	A+
AIG	A
Allianz Global Risk	A+
Allied World Insurance Company	A
Arch Insurance Group	A
AXA XL	A++
Axis Capital	A+
Berkley Canada	A+
Berkshire Hathaway	A++
ACE/Chubb Insurance Company of Canada	A++
CNA Canada	A
Everest Insurance Company of Canada	A+
Great American Insurance Company	A+
The Hartford Group	A+
HDI Global	A
Liberty International Underwriters Canada	A
Lloyd's of London	A
Markel International	A
Starr Technical	A
Swiss Re Corp	A+
Travelers	A++
Temple Insurance Company	A+
Zurich Canada	A+

## WHOLESALE APPETITE

At TSW Wholesale, we can obtain quotations for all of the classes offered by our panel of insurers. With respect to hard to place Property & Casualty Business, here is a general outline of the classes of risk we've been successful in lately:

### Appetite

#### Agri (Engineered)

- Chicken
- Pigs
- Grain
- Feed
- Slaughterhouses
- Meat processing
- EPS Panels

#### Construction

#### Forestry (Engineered)

- Sawmills
- Pellet Mills
- Shake & Shingle Mills
- Chippers
- Debarkers

#### Habitational Schedules

- Apartments
- Senior Housing
- Assisted Living Housing
- Subsidized Housing
- Student Housing

#### Healthcare Risks Hospitality

#### Real Estate Schedules

(Large & Layered)

- Residential
- Commercial
- Mixed

#### Recycling (Engineered)

### Key Hitting Points

- Primary/Excess Structure
- Distress risk with large losses
- Deductible \$25,000 and above

# MEET OUR TEAM



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