

## OPENING THE DOORS TO SPECIALTY INSURANCE MARKETS FOR YOU

As we head into 2022, TSW's focus remains on strengthening our skills as a national insurance MGA and wholesaler, specializing in commercial insurance needs. With offices in Montreal, Vancouver and Calgary, the TSW team is working hard on building capabilities to assist brokers with both in-house underwriting authority and as a wholesaler representing a vast array of top-tier Canadian-licensed insurers and Lloyds.

### TSW's Product Offering



Property



Crime



Primary CGL



Excess/Umbrella Liability



Equipment Breakdown



Legal Expense



Environmental



Wrap Up Liability

## HIGHLIGHTS OF WHAT WE HAVE WRITTEN LATELY

These are some of the risks we are proud to have been able to help place recently through our teams from coast to coast.

### EAST - QUEBEC



#### Food Manufacturing

100% TSW LINE  
\$80M LIMIT

Food manufacturer in an unprotected area in Quebec. Extremely difficult placement, TSW were able to add value by placing the property through split market domestic & Lloyds open market with significant savings in premium and removing all unlicensed capacity for the client.



#### Dry Cleaners Pollution Liability

100% TSW LINE  
\$1M LIMIT

TSW provided EIL pollution liability for a dry cleaning company that uses PERC (Tetrachloroethylene), a solvent common to dry cleaners, while other competitors declined coverage.



#### Construction

100% TSW LINE  
\$25M LIMIT

Wrap-up placement of two sites sharing the same underground garage: the Construction of a Long-term care homes of 210 rooms plus a residential/commercial space for a 30 Month period. Each project had different investors and required two separate policies. TSW were able to comply to their demand.



#### Realty

100% TSW LINE  
\$5M CGL LIMIT

A large Realty owner in Quebec with 111 locations, mostly residential. TSW wrote the primary CGL through partners in the Lloyds open market.

## CENTRAL - ALBERTA



### Asbestos Abatement Contractor

100% TSW LINE  
FULL P&C PACKAGE

Full P&C package all lines of cover including pollution liability. Provided a complete package solution for a restoration and abatement contractor including Contractors Pollution Liability

### Plumbing & HVAC Contractor

100% TSW LINE  
FULL P&C PACKAGE

Provided a complete package solution for a mechanical contractor (plumbing, HVAC, gas fitting, refrigeration operations) beating out the incumbent insurer.

### Realty – Residential Rental Properties

100% TSW LINE  
\$10M CGL LIMIT

\$10M CGL for a portfolio of residential rental properties. A schedule of 35 apartment buildings.

### Structural & Foundation Engineer

100% TSW LINE  
\$5M PRIMARY E&O LIMIT

Hard to place class of business; was able to secure \$5M primary E&O limit at a lower rate and on better wordings than expiring program which could only provide a \$2M primary + \$3M excess E&O.

### Construction

100% TSW LINE  
\$10M WRAP-UP LIMIT

Project owner neglected to provide wrap-up coverage and did not advise client they needed to have coverage in place until the project was ~6 months complete. TSW were able to secure backdated Wrap-up coverage to include all 4 project sites under the contract including damage to existing structures.

## WEST - BC



### Hospitality

100% TSW LINE  
\$157M BUILDING SCHEDULE / \$10M CGL LIMIT

The broker could not obtain 100% support for this out-of-favor risk category. By exercising our strong relationships within the Lloyd's market, TSW obtained full support for the Property. TSW's in-house CGL underwriters completed the package with CGL, Crime and Legal Expense.

### Wholesale Distribution

100% TSW LINE  
\$5M GL LIMIT

Incumbent market got off risk midterm, so had a tough referral for insured that sells dermalase/luminous facial dema IPL equipment

### Manufacturing

100% TSW LINE  
\$2M GL / \$8M EXCESS LIMIT

Incumbent insurer was on risk, but got off due to product class with 45% U.S. sales. Manufacturer of recycled rubber products, premium flooring, surfaces, tiles and custom products. End use facilities include playground tiles, walkways, and recreational facilities.

### Construction

100% TSW LINE  
\$45.5M BUILDERS RISK / \$10M WRAP UP LIMIT

Construction of a large fire resistive multi-story residential care facility on Vancouver Island, BC. Using strong relationships within the Lloyd's market, TSW obtained full support for Builders Risk, and in-house Wrap Up facility to provide competitive binding terms.

### Restoration

100% TSW LINE  
\$2M PRIMARY / \$5M EXCESS CGL LIMIT

Large restoration and remediation company working predominantly for insurance companies. No Canadian domestic insurers would consider this. TSW was able to pull this together using the Lloyd's open market and our in-house underwriting team.

**TSW IS ALWAYS READY TO ACT AS YOUR ADVISOR. LEARN HOW WE CAN HELP.**

Connect with our team: [commercial@tsw-management.ca](mailto:commercial@tsw-management.ca)

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