

## OPENING THE DOORS TO SPECIALTY INSURANCE MARKETS FOR YOU

TSW has been devoting time and energy into improving our offer of service, strengthening our skills and redefining our brand. Our team has been working hard to build on our capabilities to be able to cater to a much broader spectrum of risks.

### 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.

### NATIONAL



#### Hospitality Program

##### PACKAGE

Our client reached out needing a support line to complete a large national hospitality placement for a non-profit organization that supports ex-service personnel and their families. The risk profile embraced liquor liability and entertainment exposures. TSW canvassed their domestic and international insurer partners to meet the coverage requirements and, by dovetailing with the leader's terms, created consistency in the policy conditions.



#### Scuba Association Program

##### PROFESSIONAL LIABILITY

When the incumbent insurer announced their withdrawal from the class, our client, the competing broker, engaged TSW to conduct an extensive marketing campaign. TSW was able to find and place both the professional liability and bodily injury coverages allowing members of the association to continue operations.

### EAST



#### Environmental Contracting

##### UMBRELLA LIABILITY

A local broker client was finding it difficult to obtain any alternatives for their large environmental and water remediation contractor. The extensive U.S. exposure and low underlying limit had created low levels of interest with traditional umbrella carriers. TSW's knowledge of EIL exposures was quickly evidenced when capacity was provided from a strong domestic specialist carrier.

## EAST



### Forestry

#### CASUALTY TOWER

Our regional broker client was challenged finding support for a sawmill & logging operator in Northern Quebec. The broker's experience and familiarity with the client's business operations was very strong. By listening to the broker's insights and understanding the risk management philosophy of the operator, TSW's in-house casualty binders could comfortably embrace the risk.



### Manufacturing - Medical

#### PRIMARY LIABILITY

A broker to a small manufacturer of innovative medical devices was finding their usual roster of insurers resistant to accept the unique product liability risk. In consultation with the broker and after extensive negotiations with a casualty lead market, TSW sourced competitive coverage well ahead of the renewal date.



### Manufacturing - Food

#### CASUALTY TOWER

After exhausting all their traditional markets, our client sought help for a large food equipment manufacturer. The risk was complex and the products were sold extensively into the U.S. market. By partnering with the broker to better appreciate the strong quality control processes that were in place, TSW was able to use in house binder capacity and earn the appointment.

## EAST



### Commercial Realty

#### CASUALTY TOWER

A broker to a significant commercial landlord in Quebec relied on TSW to compete for the casualty program. Despite prior claims, the diversity of tenants coupled with the clients strong operational practices allowed the risk to be eligible for two of TSW's many in-house casualty binders. The TSW proposal exceeded expectations and dislodged a long-term incumbent insurer from the account.

## WEST - BC



### Residential Realty

#### PROPERTY, LOSS LIMIT

TSW was approached by a broker who was competing to win a subsidized housing portfolio. By partnering with the broker to articulate the CAT exposures and demystify the risks posed by high tenant turnover, TSW was able to create a broad, cost-effective primary property layer. The broker was able to complete the full placement and earn the account.



### Construction

#### EXCESS WRAP-UP LIABILITY

New lending requirements forced a large developer to seek high wrap up limits. The broker was tight on time and TSW was able to secure support from multiple casualty markets within 24 hours. The speed of response allowed the funding to proceed and the project to commence.



## WEST - BC



### Heavy Industry

#### ENVIRONMENTAL

A complex insured that provides professional services to the mining & oil and gas industries asked their broker to explore whether new insurance solutions had emerged in 2022. Most domestic insurers had been risk adverse to the business of the insured which spanned environmental geochemistry, surface water quality assessment and hydrology. Historically, hydro-geology, oceanography and water management science attracted few insurers. TSW's connections identified a market that was keen to expand their environmental impairment book and a fresh alternative was secured.

### Mining

#### PRIMARY CASUALTY

Our client, a strong regional broker, wanted to conduct an extensive marketing campaign for their open pit mining client. Although there were very few markets that had provided a quote in 2021, TSW was able to change the landscape by offering a fresh proposal. The result allowed the insured to keep costs below their operating budget and leave a positive impression of their broker's marketing campaign.

### Forestry

#### STOCK THROUGH PUT

A large lumber and plywood wholesaler needed standalone Stock and Transit coverage for multiple locations. Coverage needed to extend to owned and non-owned locations and include worldwide transit. TSW's connectivity to specialist markets allowed a new proposal to be provided which met all the submission targets.

## WEST - BC



### Technology

#### PRIMARY LIABILITY

TSW was approached with an online gambling website which focused on providing customers with a premium betting solution in the Canadian market. Their betting products include sports betting, in-play betting, player props, casino games, live dealer casino games. Having gained experience with other gaming operations TSW was quickly able to offer terms.

### Transportation

#### MOTOR TRUCK CARGO

A well-established trucking company that carries high-risk commodities across Canada and US asked their broker to find an option for renewal. TSW's insight into the wholesale market enticed an experienced Lloyd's market to step forward. The critical refrigeration coverage was maintained through the transaction.

### Transportation

#### EXCESS LIABILITY

TSW sourced umbrella coverage for a large trucking firm that moves bulk commodities, including mining concentrate & wood fibre, to its warehouses and storage centres in Canada and U.S. TSW's ability to pre-underwrite the risk and its partnership with excess liability markets were evidenced when a competitive quote was provided.