



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



LEADERSHIP

Frank Ardestani

Regional Vice-President Western —
Chief Underwriting Officer
fardestani@tsw-management.ca
T 778-374-4662

Tony Picciano

Regional Vice-President Eastern —
Chief Marketing Officer
tpicciano@tsw-management.ca
T 514-375-4547

Sabrina Thornton

National Underwriting Manager
sthornton@tsw-management.ca
T 403-451-4153

UNDERWRITING

WEST

Eric Aizer

Director of operations
eaizer@tsw-management.ca
T 778-313-2068

Fabian Hemmings

Sr. Underwriter & Team Lead
fhemmings@tsw-management.ca
T 778-329-4177

Bianca Neves

Underwriter
bneves@tsw-management.ca
T 778-372-8139

David Uyede

Underwriter
duyede@tsw-management.ca
T 778-331-8604

Lauren Zhu

Underwriter
lzhu@tsw-management.ca
T 778-372-8141

Jay Kim

Underwriter
jaykim@tsw-management.ca
T 778-374-4673

Fiona Li

Underwriting Assistant
fli@tsw-management.ca
T 778-331-8622

PRAIRIES

Sabrina Thornton

National Underwriting Manager
sthornton@tsw-management.ca
T 403-451-4153

Jesse Muirhead

Underwriting Assistant
jmuirhead@tsw-management.ca
T 403-351-6809

Kristy Fugel

Underwriting Assistant
kfugel@tsw-management.ca

EAST

Fatou B. Ndiaye

Sr. Underwriter & Team Lead
fndiaye@tsw-management.ca
T 514-315-4505

Janik Antinozzi

Processing and Operations Manager
jantinozzi@tsw-management.ca
T 514-905-1799

Angelo Mendicino

Eastern Regional Manager
amendicino@tsw-management.ca
T 1-438-469-4569

Jonathan Goulet

Underwriter— Commercial
jgoulet@tsw-management.ca
T 438-260-1886

Marco Sardelli

Underwriter
msardelli@tsw-management.ca
T 514-375-4554

Mario Florio

Underwriting Assistant — Commercial
mflorio@tsw-management.ca
T 514-905-1778

Corentin Touré

Underwriting Assistant — Commercial
ctoure@tsw-management.ca
T 438-260-1861

WHOLESALE

WEST

Dave Weinberg

Wholesale Regional Manager
dweinberg@tsw-management.ca
T 604-678-5405

Monica Rakhra

Wholesale Insurance Broker
mrakhra@tsw-management.ca
T 778-374-4665

Robert Fritter

Wholesale Insurance Broker
rfritter@tsw-management.ca
T 778-374-4663

Kaili Wong

Client Service Assistant
kwong@tsw-management.ca
T 778-309-9272



TSW Management Services Inc.

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