



APPETITE GUIDE

Underwriting, Wholesale and Brokers Errors & Omissions (E&O) - January 2024

Summary of TSW's broad scope of appetite in Underwriting, Wholesale and Brokers E&O.

TSW Management Services Inc.
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PRODUCT OFFERING

Property Coverage

up to \$15M, Lead or Subscription

Primary CGL

up to \$10M

Excess/Umbrella Liability

up to \$40M

Crime Coverage

up to \$100,000 in-house, \$5M via referral

Equipment Breakdown Coverage

Legal Solutions Coverage

Wrap Up Liability

up to \$25M

Builder's Risk

up to \$4.5M Wood frame
up to \$8M Non combustible

Errors & Omissions Liability

up to \$5M

Cyber Liability

up to \$1M

Enhanced Manuscript

TSW Wording

A+ Insurer Capacity

both London and Domestic

APPETITE AT A GLANCE

The following is a snapshot of our underwriting appetite but not all-encompassing, please contact an underwriter for further details.

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 including Snow Removal / Roofing / Inflatables / Plumbing / HVAC / Sprinkler / Scaffolding	●	●	●	●	●	●
Hospitality	●	●	●	●	●	●
Warehousing	●	●	●	●	●	●
Manufacturing / Processing	●	●	●	●	●	●
Health Services	●	●	●	●	●	●
Cannabis Mfg / Retail	●	●	●	●	●	●
Farming / Agriculture	●	●	●	●	●	●
Forestry / Woodworking	●	●	●	●	●	●
Excess Trucking / US Longhaul	●	●	●	●	●	●
Government / Municipality	●	●	●	●	●	●
Heavy Industry (Mining, Oil & Gas, etc)	●	●	●	●	●	●
Recycling / Renewables	●	●	●	●	●	●

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 London. 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.

INSURANCE MARKETS

The Insurance markets TSW represents 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

The following is a snapshot of our wholesale capabilities but not all-encompassing, please contact a wholesale broker for further details.

Agriculture	Casualty Crime Cyber D&O Equipment Breakdown Environmental Impairment Marine and Marine Cargo Motor Truck Cargo Property Stock Through Put All risks, including pesticide and herbicide producers, machinery manufacturers, live stock transport companies etc. Please note: No farming operations.
Architects and Engineers	Casualty Crime Cyber E&O Property Able to place majority of A&E risks, includes geotech operations, larger limits if required.
Construction	Casualty (including Wrap-up) COC Environmental Impairment Large value COC's and high limit Wrap-up policies.
Forestry	Casualty Crime Cyber D&O Equipment Breakdown Motor Truck Cargo Property Stock Through Put Sawmills, pellet mills, hammer mills, OSB plants, finger join plants, other primary & secondary woodworking operations.
Hospitality and Recreation	Casualty Crime Cyber D&O Equipment Breakdown Employment Practices Liability Property Hotels, motels, night clubs, karaoke bars, golf clubs, ski hill operations, resorts etc. Including liquor liability and forcible ejection covers (with certain restrictions).
Life Sciences	Casualty Crime Cyber D&O E&O Employment Practices Liability Property Focus on businesses not well serviced by the traditional medical related insurance providers.
Manufacturers	Casualty Crime Cyber D&O Employment Practices Liability Environmental Impairment Equipment Breakdown Marine and Marine Cargo Product Recall Property Industrial and commercial equipment, food and beverage processing, medical equipment, recreational equipment etc.
Non-Profit organizations	Casualty Crime Cyber D&O Employment Practices Liability Property All types.
Property Ownership	Casualty Crime Cyber D&O Equipment Breakdown Property Large residential and commercial property schedules, including stand alone building ownership accounts with adverse loss history, difficult building issues such as vacancy, aluminum wiring etc.
Wholesalers	Casualty Crime Cyber D&O Employment Practices Liability Environmental Impairment Cargo Marine and Marine Cargo Product Recall Property Stock Through Put All types including drugs, toys, electric bikes etc and wholesalers with goods from Asia.

The following is a simple summary of our Broker's Errors & Omissions (E&O) Program, provided in partnership with our Canadian domestic insurers, all rated minimum "A" by A.M. Best. Our E&O coverage is quite broad and our rates are competitive. Please note this program is not available in Quebec

KEY COVERAGE FEATURES

High Per Claim and Aggregate

Limits available

Up to and exceeding \$20M.

50% Retention Reduction Clause

Up to \$5,000 when you retain documentation of declined coverage pertinent to the claim.

\$50,000 Disciplinary/Regulatory Proceedings Coverage

\$15,000 Loss of Documents Expense

Defense Costs

Outside Limit of Liability.
\$2M aggregate costs per claim.

30 Day Acquisition Clause

- Broad definition of Insured. Including predecessor firms.
- Full Retroactive Coverage
- Up to Eight Years of Extended Reporting Period provision
- Non-Cancelable. Except for non-payment of premium.
- Canada and the USA Territory
- Punitive Damages coverage within Canada
- Life Insurance Agents covered
- Claims First Made during the policy period.
- "Pay on Behalf of" and "Duty to Defend" wording
- First Dollar Defense available
- Insured vs. Insured. Claims covered arising out of insurance placements for your staff.
- Soft Hammer Clause. Defense Costs Inclusive.
- No Pandemic Exclusion

LEARN MORE

Obtain a competitive quote with superior coverage from TSW.

Reach out to our team:



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