



APPETITE GUIDE

Underwriting, Wholesale and Brokers Errors & Omissions (E&O) - June 2025

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

TSW Management Services Inc.

1-800-892-6522 | commercial@tsw-management.ca

PRODUCT OFFERING

Property Coverage

up to \$25M, Lead or Subscription

Primary CGL

up to \$10M

Excess/Umbrella Liability

up to \$80M

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
 ● 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.

INSURANCE PROGRAMS



TSW's insurance program offerings are designed to provide protection across various industries. From snow removal, security, metalworking, woodworking, to data and cyber threats, our tailored insurance programs ensure that your business is protected against potential risks.

PROGRAM OFFERINGS



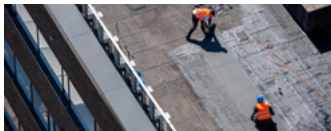
WinterWorks™ Program – Snow Removal Contractor Insurance

Our WinterWorks Program for Snow Removal Contractor Insurance is designed to address the unique challenges faced by snow removal professionals.



ProtecSure Program – Security Insurance

Our ProtecSure Security Insurance program is designed to address the specific needs and potential vulnerabilities faced by businesses within the security industry. From private security firms to alarm installation services and sprinkler contractors, we provide comprehensive coverage that encompasses liability, equipment protection, and cyber threats.



RoofGuard Program

Our RoofGuard Insurance Program is built to meet the unique needs of roofing contractors. From independent roofers to larger crews, it offers protection against key risks like equipment damage, jobsite liability, and weather-related losses—so you can focus on the work while we protect your business.



Residential Apartments Insurance

Residential apartments require tailored insurance coverage that addresses the unique vulnerabilities and risks associated with multi-unit living spaces. Our Residential Apartments Insurance program is designed to provide comprehensive protection against potential threats such as property damage, liability claims, and loss of rental income.



Foundries and Metalworking Program

Designed to cater to the risks and challenges faced by businesses in the metalworking and foundry industry, this program offers comprehensive coverage including liability, equipment protection, and business interruption, ensuring that your operations remain secure and resilient against unforeseen events.



Primary Woodworking Insurance Program

Our Primary Woodworking Insurance program is tailored to meet the distinctive needs of businesses within the woodworking industry. Whether you operate a small woodworking shop or a large-scale manufacturing facility, our insurance program protects against risks such as fire, theft, and machinery breakdown, to ensure that your business remains resilient in the face of challenges.

BROKER'S ERRORS & OMISSIONS (E&O)



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:



Mohanjit (Monica) Rakhra, CIP

Team Leader, Senior Underwriter
mrakhra@tsw-management.ca
T. 778-374-4665

Follow us on LinkedIn 

MEET OUR TEAM



LEADERSHIP

Tony Picciano

Executive Vice-President
tpicciano@tsw-management.ca
T 514-375-4547

Farzam (Frank) Mohammadi Ardestani

Chief Underwriting Officer
fardestani@tsw-management.ca
T 778-374-4662

Brent Wyse

Manager, National Underwriting
bwyse@tsw-management.ca
T 778-372-8822

Mario Florio

National Operations Manager
mflorio@tsw-management.ca
T 514-905-1778

Ryan Heelis

Central Regional Manager
rheelis@tsw-management.ca
T 226-338-2146

UNDERWRITING

EAST

Fatou B. Ndiaye

Sr. Underwriter & Unit Leader
fndiaye@tsw-management.ca
T 514-315-4505

Angelo Mendicino

Sr. Underwriting Specialist
amendicino@tsw-management.ca
T 438-469-4569

Claud ric Fortin

Underwriter
cfortin@tsw-management.ca
T 438-258-2949

Corentin Tour 

Underwriter
ctoure@tsw-management.ca
T 438-260-1861

Marco Sardelli

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

Michael Geagea

Underwriter
mgeagea@tsw-management.ca
T 450-506-1906

Sandra Azazian

Underwriter
sazazian@tsw-management.ca
T 514-905-1838

CENTRAL

Ryan Heelis

Central Regional Manager
rheelis@tsw-management.ca
T 226-338-2146

Robert Cant

Underwriter
rcant@tsw-management.ca
T 905-538-9698

Joel Semplonius

Underwriter
jsemplonius@tsw-management.ca
T 365-227-1173

WEST

Robert Fritter

Unit Leader, Western Region
rfritter@tsw-management.ca
T 778-374-4663

Mohanjit (Monica) Rakhra

Team Leader, Senior Underwriter
mrakhra@tsw-management.ca
T 778-374-4665

Fabian Hemmings

Sr. Underwriter Specialist
fhemmings@tsw-management.ca
T 778-329-4177

Holly Kerruish

Sr. Underwriter
hkerruish@tsw-management.ca
T 604-678-5473

Patrick Maguire

Programs Underwriter
pmaguire@tsw-management.ca
T 778-313-2072

Allison Gandy

Underwriter
agandy@tsw-management.ca
T 778-309-9280

Fiona Li

Underwriter
fli@tsw-management.ca
T 778-331-8622

Jay Kim

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

Lauren Zhu

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

Maya Prasad

Underwriter
mprasad@tsw-management.ca
T 236-259-1991

Misty Grant

Underwriter
mgrant@tsw-management.ca
T 403-398-2439

Rashin Sanjari

Underwriter
rsanjari@tsw-management.ca
T 778-309-9328

Thomas Illingworth

Underwriter
tillingworth@tsw-management.ca
T 778-309-9332



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