

## OPENING THE DOORS TO SPECIALTY INSURANCE MARKETS FOR YOU

Throughout 2025, TSW's focus remained 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 Lloyd's.

### 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.

### CENTRAL



#### WinterWorks™

##### COMMERCIAL GENERAL LIABILITY

Successfully arranged commercial general liability (CGL) insurance for a prominent Greater Toronto Area snow removal contractor, addressing the challenges posed by multiple slip and fall claims.



#### ProtecSure

##### COMMERCIAL GENERAL LIABILITY & EXCESS

Secured tailored liability and excess insurance for a leading sprinkler installation contractor with annual revenues and operations spanning commercial and residential buildings exceeding ten storeys. Despite claims exceeding \$300,000 in the past five years, TSW ProtecSure's explicit failure-to-perform wording provided a competitive edge, with our market supporting and ultimately delivering target pricing below aggressive incumbent quotes.



#### RoofGuard

##### COMMERCIAL GENERAL LIABILITY & EXCESS

Secured Commercial General Liability (CGL) and Excess coverage for a major hot roofing contractor. Despite a challenging 10-year loss history featuring numerous water-related claims, we successfully obtained terms and placed a full \$10 million insurance tower. The solution required a substantial premium, reflecting the elevated risk profile and comprehensive coverage provided.

## EAST



### Contractor

#### EXCESS LIABILITY

TSW secured customized global event coverage for a university student association of 300+ volunteers, ensuring comprehensive protection for over 100 annual events—including those involving alcohol—by collaborating with the broker and London market to address complex risks and maintain competitive premiums.



### Manufacturer

#### WRAP-UP

A major building expansion was carried out at one of Canada's largest medical product manufacturing facilities, which includes laboratories and a manufacturing plant. Using one of our binders and an open market syndicate, we secured highly competitive terms.



### Transport

#### CARGO

We helped insure an international third-party logistics company specializing in handling and transporting high-value jewellery and watches, with an annual volume approaching \$1 billion USD. Their expertise ensures secure and reliable logistics services tailored to the unique needs of luxury goods clients.

## WEST



### Contractor

#### EXCESS LIABILITY

TSW assisted a restoration contractor with extensive experience in high-risk operations such as towing, traffic control, septic services, mobile mechanical services, and Hydra Vac work. After a thorough review of their activities, TSW arranged insurance coverage that supplements the contractor's existing primary general liability policy, ensuring follow form protections for enhanced risk management.



### Construction

#### COURSE OF CONSTRUCTION / WRAP-UP LIABILITY

A construction client with over 60 years of experience in property management, construction, and development across Western Canada, required wrap up and course of construction (COC) insurance for a new industrial warehouse phase. The project demanded a swift solution, particularly due to the increased risk from torch-on roofing. TSW efficiently negotiated with insurers to secure comprehensive coverage at a competitive price without imposing flood-related restrictions, leveraging a thorough understanding of flood history and relevant reports.



### Construction

#### WRAP-UP LIABILITY

A client with over three decades of expertise in greenhouse cultivation, undertook construction of new greenhouses. The project posed insurance challenges due to the proximity of mechanical equipment to current operational greenhouses. TSW conducted a comprehensive technical review and successfully negotiated coverage with insurers, ensuring existing structures were included and extending the policy's remedial works period for enhanced protection.