



TSW Appetite Guide - February 2026

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 \$50M Frame
up to \$75M Non-Combustible
Lead or Subscription

Primary CGL

up to \$20M

Excess/Umbrella Liability

up to \$100M

Crime Coverage

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

Equipment Breakdown Coverage

Legal Solutions Coverage

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	●	●	●	●	●	●
Warehousing	●	●	●	●	●	●
Wholesale	●	●	●	●	●	●
Contractors including Snow Removal / Roofing / Inflatables / Plumbing / HVAC / Sprinkler / Scaffolding	●	●	●	●	●	●
Hospitality	●	●	●	●	●	●
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	●	●	●	●	●	●

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



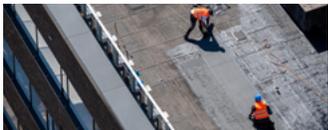
WinterWorks™ Program – Snow Removal Contractor Insurance

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.



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.



Specialty / Affinity Programs

We partner with brokers to design, launch, and scale specialty and affinity programs—structured as portfolio placements, SUB-DUAs, or digital distribution models—on a mono-line or multi-line basis, supported by flexible capacity, tailored wordings, true underwriting authority, and competitive remuneration aligned to levels of sub-delegation.

The following is a simple summary of our Construction Program, including Wrap up and COC. TSW delivers accessible, expert-led Builder's Risk solutions tailored to Canada's construction landscape. With direct access to senior construction underwriters, brokers benefit from fast informed decisions and exceptional flexibility across a wide range of projects.

KEY COVERAGE FEATURES

TARGET PROJECTS

Wood Frame Construction
Non-Combustible and Fire Resistive Construction
Residential & Commercial Construction
Repairs, Renovations & Additions
Internal Fit-Outs
Earthworks, Site Prep, Utilities/Sewer Installations
Roadworks (excluding major civil works)

COVERAGE

Up to \$30M
frame and mixed construction

Up to \$50M
fire resistive and non-combustible

FEATURES

- Comprehensive Builder's Risk coverage for Residential, Commercial and Mixed-Use projects
- Soft Costs and Delay in Start-up (DSU) available – Rental Income, Loss of Gross Earnings / Loss or Profits
- Standard DE3/LEG2 defects coverage, upgrade option to DE4
- Equipment Breakdown, testing & commissioning (optional)
- Coverage extensions in addition to the Policy Limit
- National capacity, written 100% or on a subscription basis
- Backed by AM Best "A" or "A+" rated Canadian licensed carriers with CCDC compliant wordings
- Policy Terms – up to 36 months (extensions by referral)
- Claims expertise

LEARN MORE

Obtain a competitive quote with superior coverage from TSW.

Connect with us



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Follow us on LinkedIn 

The following is a simple summary of our Marine Cargo Program. TSW can provide end-to-end marine insurance solutions designed to protect cargo, manage risk, and reduce liability across the global supply chain. From transportation and storage to distribution and delivery, our coverage protects your client's interests while safeguarding your own business from legal and financial exposure. With a broad range of marine insurance products and deep industry expertise, we support logistics professionals and cargo owners at every stage of the journey.

KEY COVERAGE FEATURES

RISK TYPES

Cargo Insurance

Transit, Stock Throughput and shippers interest

Logistics Liabilities Insurance

Freight forwarders, warehouse keepers, errors & omissions

COVERAGE HIGHLIGHTS

Up to \$10m limits

additional capacity available when required

Marine Insurance Certificate

issuance online

Claims and Risk Management

Dedicated in-house Claims Settlement Authority up to \$100,000 per loss

MARINE INSURANCE SOLUTIONS INCLUDE

Cargo – Ocean, Air & Inland

Protecting the interest of shippers or consignees for goods transported by vessel, aircraft, truck, or rail. Cargo policies provide comprehensive “shelf-to-shelf” coverage, including incidental storage and handling.

Stock Throughput

A single, streamlined policy covering goods in transit, long-term storage, and distribution. Coverage can be based on selling price and extends to goods held at distribution centers, simplifying risk management under one policy.

Cargo & Shipper's Interest

Covers direct physical loss or damage to goods in transit across all conveyances and temporary storage locations. Enables logistics providers to offer seamless cargo protection to their customers.

Freight Forwarders Legal Liability & Errors & Omissions

Defending and indemnifying logistics intermediaries and common carriers against claims arising from loss or damage to cargo in their care, custody, and control.

LEARN MORE

Obtain a competitive quote with superior coverage from TSW.

Connect with us



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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.

Connect with us



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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 insurer panel gives you access to the best available products and competitive pricing. Plus, we can manage most BOR letters 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
Sompo	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.

MEET OUR TEAM



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