



Products & Risk Appetite Guide

xsassure.com



Our Team



Peter Glanfield
CUO and Founder
+44 7739 940 347
peter@xsassure.com



Marco Del Carlo
Director and Founder
+44 7866 361 157
marco@xsassure.com



Colin Thomas
Senior Underwriter – UK PI
+44 7788 424 867
colin@xsassure.com



Martin Allchorne
Senior Underwriter – UK PI
+44 7930 321 853
martin@xsassure.com



Mark Richardson
Senior Underwriter – UK PI
+ 44 7982 832 353
mark@xsassure.com



Louise Smart
Underwriter – UK PI
+44 7792 778 008
louise@xsassure.com



Lisa Roberts
Underwriter – UK PI
+44 7500 893 701
lisa@xsassure.com



David Tucker
Business Development
Underwriter – UK PI
+44 7961 757 711
david@xsassure.com



Debarchana Ch
Underwriting Operations
Manager
+44 7436 996 788
deb@xsassure.com



Emily Maginn
Underwriting Assistant
+44 7985 655 585
emily@xsassure.com









Emelia Swartz
Underwriting Assistant
+44 7471 650 096
emelias@xsassure.com



Michael Mensah
Operations Executive
+44 7919 447 251
michael@xsassure.com

UK PI Risk Appetite by Capacity Provider

Capacity Provider	Security & Risk Appetite	Domicile	Claims Handling
	<ul style="list-style-type: none"> • AM Best A- • £3m max line across primary and excess layers • All classes except primary solicitors 	<ul style="list-style-type: none"> • UK • Channel Islands • Isle of Man 	<ul style="list-style-type: none"> • TBA
	<ul style="list-style-type: none"> • S&P: A+ Rated • £2m primary line (accountants exclusive) & £5m excess line • All excess classes except IFA's and Solicitors 	<ul style="list-style-type: none"> • UK • Channel Islands • Isle of Man 	<ul style="list-style-type: none"> • Kennedys Law
	<ul style="list-style-type: none"> • AM Best: A Rated; S&P: A+ Rated • Line-slip facility with £2m line • Non Standard Engineers (excl. civil & structural) • MGA's, Miscellaneous (incl. D&C) and IT 	<ul style="list-style-type: none"> • UK • Channel Islands • Gibraltar 	<ul style="list-style-type: none"> • MS Amlin
	<ul style="list-style-type: none"> • S&P: BBB Rated • XoL: £5m line, attaching at £2m all classes except IFA's • Deductible Infill 	<ul style="list-style-type: none"> • UK • Channel Islands • Gibraltar • Isle of Man 	<ul style="list-style-type: none"> • NPA Insurance
	<ul style="list-style-type: none"> • AM Best: B+ Rated • £10m line, primary and excess • All professional and financial lines • Insurance and reinsurance 	<ul style="list-style-type: none"> • Channel Islands • Gibraltar • Isle of Man 	<ul style="list-style-type: none"> • Newpoint Re
	<ul style="list-style-type: none"> • AM Best: A Rated; Fitch AA- Rated • Wholesale agency with £5m line • Target: engineers, property-related risks and accountants 	<ul style="list-style-type: none"> • UK • Channel Islands 	<ul style="list-style-type: none"> • RSA

UK PI Product Offerings

Our Coverage Solutions

- SME to London market tower placements
- Market, broker and own wordings
- Lead and follow lines
- Overseas offices via FINC endorsement
- Additional Sideways Reinstatement

Our Broker Proposition

- One-stop shop for full tower placements
- Broad risk appetite across professions
- Hard-to-place risks
- Fast turnaround times on all quotes
- Empowered and responsive underwriters

Max limit (Aoc or Agg)	Primary			Excess			Deductible Infill
Professions	Bridgehaven	Great American	MS Amlin	Bridgehaven	Great American	NPA	NPA
Accountants	£2m	£2m		£3m	£5m	£5m	upto £100k
Architects	£2m			£3m	£5m	£5m	upto £100k
Design & Construct	£2m			£3m	£5m	£5m	upto £100k
Engineers	£2m		£2m	£3m	£5m	£5m	upto £100k
IFAs	£2m			£3m			upto £100k
Insurance Brokers	£2m		£2m	£3m	£5m	£5m	upto £100k
IT	£2m		£2m	£3m	£5m	£5m	upto £100k
Licensed Conveyancers	£2m			£3m	£5m	£5m	upto £100k
Lloyd's Brokers	£2m			£3m	£5m	£5m	upto £100k
MGAs	£2m			£3m	£5m	£5m	upto £100k
Miscellaneous	£2m		£2m	£3m	£5m	£5m	upto £100k
Solicitors				£3m		£5m	upto £100k
Surveyors	£2m			£3m	£5m	£5m	upto £100k
Other Claims Made							upto £100k

UK Deductible Infill (Unique Offering!)

Policy Coverage

- Deductible infill indemnifies the insured for any eligible deductible when a claim is settled by the primary insurer or when the insured is instructed by the insurer to settle an amount which is within the deductible
- The operation of a deductible infill policy is similar to an excess layer policy in that responds to the overlying (rather than underlying) primary policy
- Policy coverage is AOC with an aggregate limit of indemnity, typically at 3X AOC

Policy Options

- Retroactive date
- Defence cost inclusive or indemnity only
- Variable excesses
- Up to 80% buy-down
- Aggregate limit of indemnity

Example

- An engineer has a primary policy with a £50k uncapped excess and wants to reduce their self-insured retention
- Our policy buys down £50k to £10k for the first 3 losses and £50k on all subsequent losses

Product Benefits for Insured

- Reduced budget impact of paying deductibles on multiple claims
- Increase predictability of forecasts
- Reduced capital locked up for claims contingencies
- For partnerships and subsidiaries, greater ability to close year-end accounts
- Potentially reduced capital for certain regulatory professions

Product Benefits for Broker

- Additional risk transfer solution for clients
- Enhanced offering to attract broker-held accounts
- Extra commission with automatic offering to clients at renewals

International Risk Appetite by Capacity Provider

Capacity Provider	Security & Risk Appetite	Domicile	Claims Handling
	<ul style="list-style-type: none"> • AM Best: B+ Rated • PI, FIPI, ML, D&O, Med Mal • Deductible Infill • USD \$10m max line • SPPI: up to 120 months • Insurance & Reinsurance • Primary & Excess 	<ul style="list-style-type: none"> • Target: Australia, New Zealand, Latam, Africa, Middle East • Considered: Canada, Rest of World • Excluded: UK, USA 	<ul style="list-style-type: none"> • Newpoint Re
	<ul style="list-style-type: none"> • Pacific Credit Rating: AA+ • PI, FIPI and Deductible Infill • USD \$3m max line • Insurance & Reinsurance • Primary & Excess 	<ul style="list-style-type: none"> • Target: Australia, New Zealand, Latam, Africa, Middle East • Considered: Canada, Rest of World • Excluded: UK, USA 	<ul style="list-style-type: none"> • Northernlight or selected lawyer panel
 Africa Specialty Risks Protecting Africa	<ul style="list-style-type: none"> • AM Best: B++ • \$2.5m max line AOC or AGG • PI, Incidental D&O and Deductible Infill • SPPI: up to 6 yrs incl. 2 construction • Facultative only; Primary & Excess 	<ul style="list-style-type: none"> • Target: Africa, Middle East • Excluded: Rest of World 	<ul style="list-style-type: none"> • Africa Specialty Risks