



# Products & Risk Appetite Guide

[xsassure.com](http://xsassure.com)



Managing  
General Agents'  
Association

**MGAA**

# Our Team



**Peter Glanfield**  
CUO and Founder  
+44 7739 940 347  
[peter@xsassure.com](mailto:peter@xsassure.com)



**Marco Del Carlo**  
Director and Founder  
+44 7866 361 157  
[marco@xsassure.com](mailto:marco@xsassure.com)



**Colin Thomas**  
Senior Underwriter – UK PI  
+44 7788 424 867  
[colin@xsassure.com](mailto:colin@xsassure.com)



**Martin Allchorne**  
Senior Underwriter – UK PI  
+44 7930 321 853  
[martin@xsassure.com](mailto:martin@xsassure.com)



**Mark Richardson**  
Senior Underwriter – UK PI  
+ 44 7982 832 353  
[mark@xsassure.com](mailto:mark@xsassure.com)



**Louise Smart**  
Underwriter – UK PI  
+44 7792 778 008  
[louise@xsassure.com](mailto:louise@xsassure.com)



**Lisa Roberts**  
Underwriter – UK PI  
+44 7500 893 701  
[lisa@xsassure.com](mailto:lisa@xsassure.com)



**David Tucker**  
Business Development  
Underwriter – UK PI  
+44 7961 757 711  
[david@xsassure.com](mailto:david@xsassure.com)



**Debarchana Ch**  
Underwriting Operations  
Manager  
+44 7436 996 788  
[deb@xsassure.com](mailto:deb@xsassure.com)



**Emily Maginn**  
Underwriting Assistant  
+44 7985 655 585  
[emily@xsassure.com](mailto:emily@xsassure.com)



**Emelia Swartz**  
Underwriting Assistant  
+44 7471 650 096  
[emelia@xsassure.com](mailto:emelia@xsassure.com)



**Michael Mensah**  
Operations Executive  
+44 7919 447 251  
[michael@xsassure.com](mailto:michael@xsassure.com)

# UK PI Risk Appetite by Capacity Provider

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

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