



Products & Risk Appetite Guide

xsassure.com



LLOYD'S Coverholder

Managing
General Agents'
Association

MGAA

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UK PI Risk Appetite by Capacity Provider

Capacity Provider	Security & Risk Appetite	Domicile	Claims Handling
	<ul style="list-style-type: none"> • AM Best A- • £5m 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"> • RPC
	<ul style="list-style-type: none"> • S&P: A+ Rated • £5m max line on Misc, Media and IT primary • £2.5m max line on all other primary classes • £5m excess line • No IFA's and Solicitors primary or excess 	<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 • £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 	<ul style="list-style-type: none"> • MS Amlin
	<ul style="list-style-type: none"> • S&P: BBB Rated • XoL: £5m line, attaching at £1m 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: A Rated; S&P: A- Rated • £10m line, primary and excess • All classes • Prior Submit 	<ul style="list-style-type: none"> • UK • Channel Islands • Gibraltar • Isle of Man 	<ul style="list-style-type: none"> • IGI
	<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
	Bridgehaven	Great American	MS Amlin	Bridgehaven	Great American	NPA	NPA
Professions							
Accountants	£5m	£2.5m		£5m	£5m	£5m	upto £100k
Architects	£5m	£2.5m		£5m	£5m	£5m	upto £100k
Design & Construct	£5m	£2.5m		£5m	£5m	£5m	upto £100k
Engineers	£5m	£2.5m	£2m	£5m	£5m	£5m	upto £100k
IFAs	£2m			£5m			upto £100k
Insurance Brokers	£5m	£2.5m		£5m	£5m	£5m	upto £100k
IT, Technology & Media	£5m	£2.5m	£2m	£5m	£5m	£5m	upto £100k
Licensed Conveyancers	£2m			£5m		£5m	upto £100k
Lloyd's Brokers	£2m			£5m	£5m	£5m	upto £100k
MGAs	£2m	£2.5m	£2m	£5m	£5m	£5m	upto £100k
Miscellaneous & Media	£5m	£2.5m	£2m	£5m	£5m	£5m	upto £100k
Solicitors (SRA)				£5m		£5m	upto £100k
Solicitors (non-SRA)	£2m			£5m		£5m	upto £100k
Surveyors	£5m	£2.5m		£5m	£5m	£5m	upto £100k
Other Claims Made							upto £100k

UK Deductible Infill

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
 <p>NORTHERN LIGHT</p>	<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
 <p>Africa Specialty Risks Protecting Africa</p>	<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