



Products & Risk Appetite Guide

xsassure.com



LLOYD'S Coverholder

MGAA

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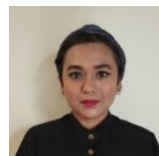
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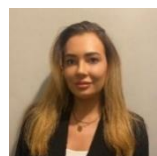
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UK PI - Product Offerings

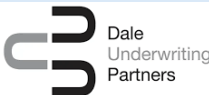
Our Coverage Solutions

- Primary, excess of loss and deductible infill
- XSA Zero (zero excess, zero renewal premium increase, zero renewal forms)
- SME to London market tower placements
- Market, broker and own wordings
- Lead and follow lines
- Overseas offices can be covered

Our Broker Proposition

- One-stop shop for full tower placements
- Up to £20m limit with capacity from Lloyd's and company markets
- Broad risk appetite across professions
- Hard-to-place risks
- Fast turnaround times on all quotes
- Empowered and responsive underwriters
- For portfolio transfer facilities / schemes, we can provide enhanced commission / ISBs

UK PI - Risk Appetite

Capacity	Risk Appetite	Domicile	Claims Handling
	• £5m max line across primary and excess layers • All classes except primary solicitors	• UK • Channel Islands / IOM	• RPC
	• £5m max line on Misc, Media and IT primary • £2.5m max line on all other primary classes • £5m excess line	• UK • Channel Islands / IOM • Gibraltar	• Kennedys Law
	• £2m line • Insurance Brokers, MGA's, Misc (incl. D&C), IT • Non Standard Engineers (excl. civil & structural)	• UK • Channel Islands	• MS Amlin
	• XoL: £5m line, attaching at £1m • Primary: £500k follow line • Deductible Infill	• UK • Channel Islands / IOM • Gibraltar	• NPA Insurance
	• £5m line, primary and excess • All classes except primary solicitors	• UK • Channel Islands / IOM • Gibraltar	• Dale
	• £5m line, primary and excess • All classes	• UK • Channel Islands / IOM • Gibraltar	• IGI

UK PI - XSA Zero Product



Zero Excess

Protect your client's cashflow

Eliminate the hassle of collecting excess payments after a claim, reducing client frustration and admin.



Zero Premium Increase

Lock in renewal certainty

Fixed renewal premium gives clients greater certainty at renewal (subject to criteria).



Zero Renewal Forms

Make renewal effortless

Lengthy proposal forms are replaced by a simplified No Material Change Declaration (subject to criteria).



Target Risk Appetite

- SME focus on all classes of PI (except solicitors and IFAs)
- Up to £15k expected or existing excess
- Claims history is clean to limited
- Premium from £2k unless by exception or miscellaneous



Broker Benefits

Everything you need to win, retain and delight clients, with less work

- ✓ Highly marketable proposition
- ✓ Faster, smoother renewals
- ✓ Stronger client retention
- ✓ More time for strategic advice

UK PI - 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 on smaller risks

Policy Options

- Retroactive date
- Defence cost inclusive or indemnity only
- Variable buy down options
- Aggregate limit of indemnity

Example

- An engineer has a primary policy with a £25k uncapped excess and wants to reduce their self-insured retention
- Our policy buys down £25k to zero or say a ;lower amount such as £10k

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

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 – PI Risk Appetite

 Africa Specialty Risks Protecting Africa ASR Syndicate 2454 (Lloyd's)	• AM Best: A+, S&P AA- • \$5m max line AOC or AGG • PI Facultative only; Primary & Excess • E3 Solicitors • E5 Accountants & Financial • E7 Architects & Engineers • E9 Miscellaneous & IT	• Target: Middle East, Africa • Excluded: Rest of World	• Africa Specialty Risks
	• Pacific Credit Rating: AA+ • PI, FIPI and Deductible Infill • USD \$3m max line • Insurance & Reinsurance • Primary & Excess	• Target: Australia, New Zealand, Latam, Africa, Middle East • Considered: Canada, Rest of World • Excluded: UK, USA	• Northernlight or selected lawyer panel
	• AM Best: A+, S&P AA- • USD \$5m max line AOC or AGG • Facultative Reinsurance • Primary & Excess	• Target: Caribbean, Latam, Asia, Africa, Middle East, ROW • Considered: Canada, Australia South Africa • Excluded: USA	• Dale