



Enabling a more resilient future

Appetite Summary 2025



Appetite and capabilities

	Professional & Financial	Casualty	Auto	Property
All Coverages can be written on a stand-alone or package basis. P&C Package minimum premium \$35,000				
Capacity (Millions)	\$10M E&O \$10M Excess D&O \$10M Cyber	\$100M Total \$5–25M Primary \$100M Pharma & Clinical Trials \$10M Medical Malpractice Wrap-up - XS of \$25M	\$5M	\$100M Property \$50M Boiler \$50M Terrorism
Minimum premium	\$10,000	\$25,000	Power Units-10 pkg 30 stand-alone	\$35,000
Minimum deductible	Varies	Varies	Varies	\$10,000
U.S. exposure restriction	Varies	Driven by product	Incidental	Incidental with min. CAT exposure

Appetite by industry

Agriculture	Cyber	Call	Call	Call
Aviation	Cyber - XS \$50M	Premises only		Call
Communication / Media				
Construction				
Education	Call			Call
Energy (Oil & Gas)	Call for D&O	UW in London		UW in London
Financial institutions	Excess			
Forestry / Wood products			Excl. logging	Call
Healthcare		Med-Mal in London	Call	Call
Hospitality		UMB/XS		Call
Life sciences	Call for cyber			Call
Manufacturing				
Marine		UW in London		UW in London
Mining, Metals & Minerals	Cyber			Ltd. Underground
Power & Utilities	Call			Call
Professional services				
Public sector			Call	Call
Real estate		Excess		XS if residential > 15%
Sports & Recreation	Media	Call	Call	Call
Technology				
Trucking	Cyber - XS \$50M	Call		
Wholesale, Retail & Distribution	Cyber			Call

Key ■ Within Appetite ■ Targeted class ■ Call to discuss □ No Appetite

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