

Casualty solutions

We are a casualty-focused P&C insurer with a flexible and customer-focused approach to underwriting. At Trisura, we strive to provide the best solutions for your clients' needs. We look for ways to say yes instead of no. We take the time to get to know you and your clients and underwrite with attention, skill, and urgency. We aspire to be your partner of choice.

Quick facts

- Minimum premium target: \$2,500 for stand-alone P&C (reduced premiums available when multiple lines placed with Trisura)
- Capacity: \$20M casualty, \$10M property
- Stand-alone CGL and/or umbrella available (property written in support of casualty only)
- Multi-year (2-year) policy periods available on select business
- Ability to insure USA/foreign exposures for Canadian domiciled risks
- Financial rating: A- (Excellent) by A.M. Best Company



Appetite

We underwrite on an account-by-account basis, taking into consideration the unique risk characteristics of each applicant. Our core appetite includes:

Business and professional services

- Law firms
- Management consultants
- Financial institutions
- Insurance companies/adjusters
- Advertising/marketing firms
- Accounting firms

Manufacturing and wholesale

- Processed and frozen foods
- Clothing and textiles
- Non-critical auto components
- Industrial machinery
- Electronics
- Furniture

Technology

- IT consultants
- Software development
- Network solutions
- Website development

Retail

- Clothing stores
- Electronic stores
- Bakeries
- Home goods and furniture stores
- Florists

* The above captures Trisura's core P&C target appetite. Many other industries and risks fall within appetite. Please reach out to a P&C Underwriter to discuss how we can help on a specific account.



Commercial package policy

COMMERCIAL GENERAL LIABILITY (CGL)*

- Bodily injury and property damage arising from premises, operations and products/ completed operations
- Employer's bodily injury coverage extension
- Employee benefits liability
- Personal and advertising liability
- Medical payments
- Tenant's legal liability
- Non-owned auto
- Product recall expenses coverage

* Standard IBC wording and endorsements

PROPERTY – only available with CGL coverage

- Business interruption
- Crime
- Inland marine
- Equipment breakdown (only available with property coverage)

Coverage highlights

Bundled property extensions of coverage, featuring a basket limit, includes:

- Accounts receivable
 - Debris removal and windstorm debris removal
 - Fire department service charges
 - Interruption of service
 - Lease bonus payments
 - Leasehold interest
 - Outdoor growing plants, trees, shrubs or flowers
 - Property of employees
 - Rents prepaid by insured
 - Valuable papers and records
 - Improvements and betterments (undamaged)
 - Fine arts
 - Glass
 - Rents
- ... and individual limits for another 19 coverages



Umbrella and excess liability

Umbrella and Excess Liability provide additional limits of insurance above the limits contained in the primary CGL policy. In the current environment of spiraling legal costs and high liability judgements, even well-managed businesses need strong liability insurance more than ever.

- Trisura does not need to be the primary insurer. We can write unsupported umbrella and excess business.
- Worldwide coverage
- Minimum premium: \$2,500
- Minimum attachment point: \$2 million

In-house underwriting capacity

Property \$10 million Casualty \$20 million



Should you have any further questions, please reach out to Eric Scott at eric.scott@trisura.com.

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