

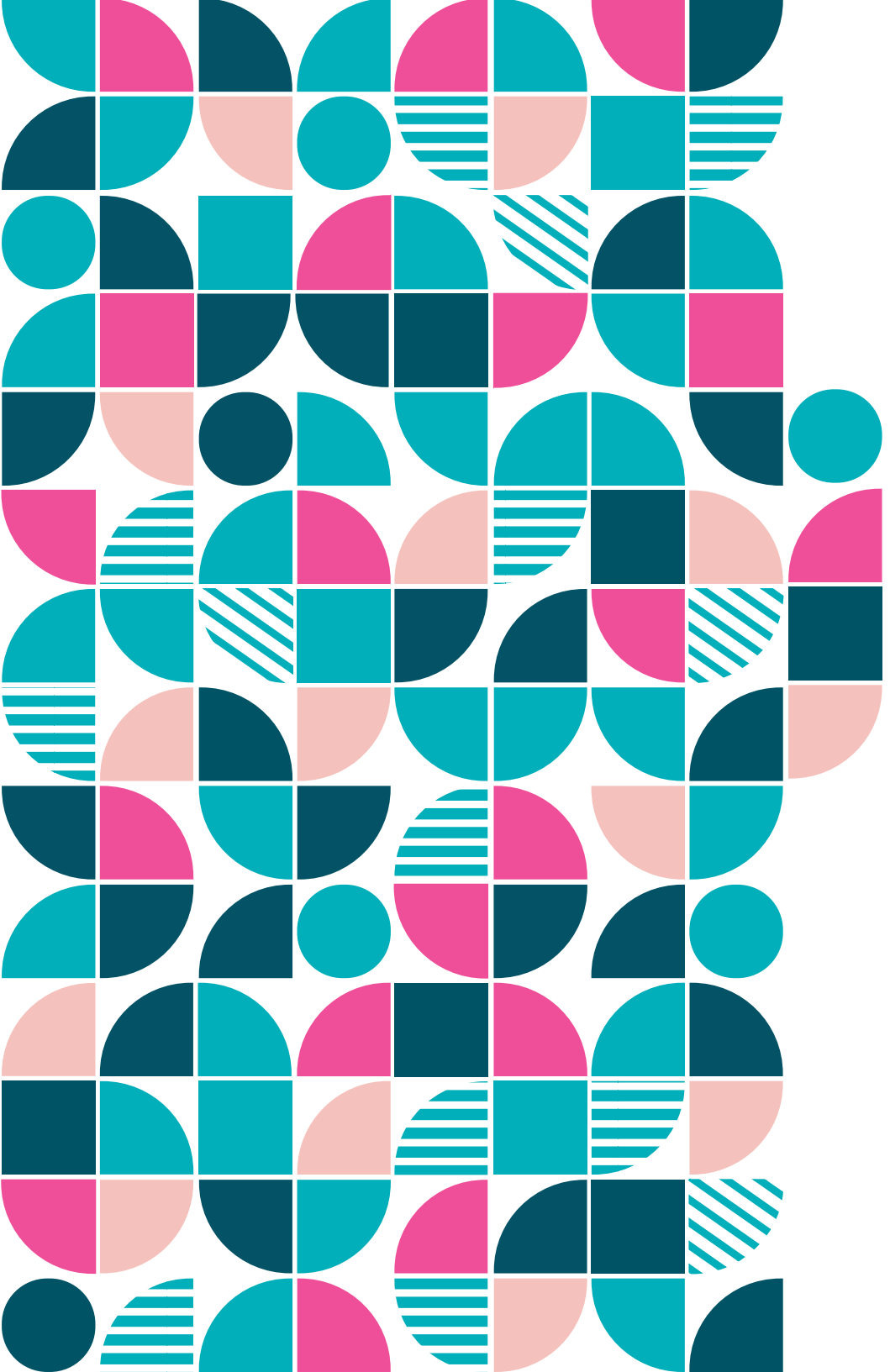



SYNDICATE 1492

an Aviva company

PROBITAS 1492

*Bringing the Lloyd's market
to where you are.*



ur confidence in the Canadian market is unwavering, we are dedicated to a sustained strategic engagement with the Canadian insurance market.

It is our goal to strengthen our Canadian Broker and Intermediary partners by offering immediate access to Syndicate underwriting and risk expertise directly in Canada.

The team in Canada will serve as an extension of our London operations, enhancing our ability to back our brokers with specialized underwriting skills, regional insights, and sector-specific acumen. Regardless of whether assistance is needed in London or Canada, we are dedicated to delivering uninterrupted and adept service that aligns perfectly with our brokers' requirements.

Together, the London and Canadian teams will unite in their efforts to secure the most favorable results for our brokers and their clientele.

Our pledge to local service encompasses every facet of our operations, including contract wordings, policy issuance, and comprehensive claims support. Brokers will benefit from the expertise of the team most equipped to meet their service needs.

Submissions: canada@probitas1492.com

Underwriting

Our Underwriters specialize in:

- Stand-alone, package and cross-class solutions
- Primary, excess, umbrella, subscription, quota-share
- Lines of coverage include property, casualty, professional indemnity, cyber, management liability
- Provincial Support – local capacity will be available in all provinces and territories (excl. Quebec), in Q3/2024

We have a broad underwriting appetite in several key industries, including:

- Real Estate - residential and industrial
- Hospitality
- Manufacturing
- Financial Institutions
- Mining
- Public Sector
- Utilities



Property

CAPACITY UP TO \$20M

Our Property underwriting team's expertise enables us to assess the risk and present suitable cover, terms and premium. Whether it's leading a large complex deal or participating as a co-insurer with other market participants, we're focused on providing the cover that's needed.

- All risks of physical loss or damage
- Fire and Named Perils
- Named Catastrophe Perils (stand-alone)
- Machinery Breakdown (offered in conjunction with property)

PREFERRED OCCUPATIONS

- Manufacturing
- Real Estate - residential and industrial
- Retail
- Distribution/Warehousing
- Food & Beverage Production
- General Property Owners
- Health & Aged Care
- Hospitality, including Hotels

NOT IN APPETITE

- Thermal coal extraction, processing or combustion
- Oil sands
- Power generation
- USA locations
- Terrorism cover
- Transmission lines or pipelines
- Personal line risks

We have a broad industry appetite with a focus on risk quality evidenced by recent loss prevention surveys and client engagement with risk management. We respond best to clients who use our capacity for true risk transfer and not a maintenance policy. Verified loss records over 5 years and independent replacement cost valuations are key to our assessment of target risks.

Casualty

CAPACITY UP TO \$15M

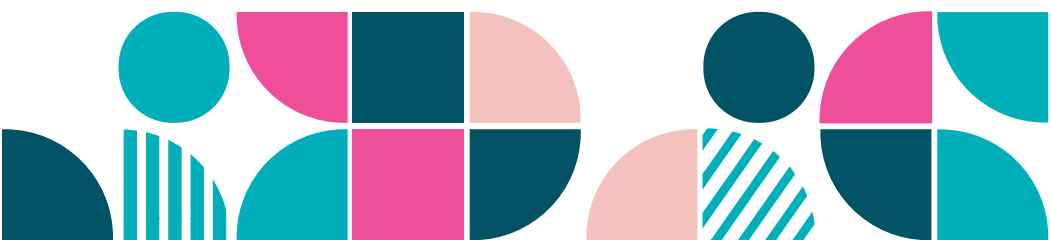
Liability underwriters have experience in leading large complex risks and portfolios, as well as participating as a co-insurer. Coverage can include:

- Public liability
- Products liability
- Employers' liability
- Pollution liability (S&A)

We underwrite small and large multinational risks across diverse industries worldwide. Our focus includes high-growth markets, operating on five continents. However, we do not write standalone business in the USA.

OUR CASUALTY APPETITE INCLUDES:

- Construction
- Transportation
- Commercial
- Contractors
- Oil & Gas
- Manufacturing (including exports to US)
- Education
- Wraps (commercial/Industrial)
- Civil Works
- Electricity industry
- Renewables
- Canadian truckers (ex US mileage)
- Trade Associations (bulking facilities)



Professional Indemnity

CAPACITY UP TO \$15M

Our Professional Indemnity (PI) proposition covers the legal liability arising from these professional services in the event their clients have suffered a financial loss as a result of negligence.

Our tailored PI products cater to specific professions, including both 'traditional' ones like architects, engineers, accountants, and surveyors, as well as emerging fields like technology and media. The coverage includes privacy, libel and slander, breach of copyright, breach of trust, fidelity, mitigation costs, and loss of documents.

OUR PI APPETITE INCLUDES:

- Accountants
- Architects
- Engineers
- Design & Build
- Insurance Brokers
- Management Consultants
- Miscellaneous professions
- Multimedia
- Real Estate Agents
- Solicitors
- Surveyors
- Technology



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Management Liability

CAPACITY UPTO \$15M

Company directors and officers navigate an intricate and challenging landscape encompassing corporate, legal, and regulatory aspects.

As regulations become more stringent, especially in areas like employment practices, health and safety, increased scrutiny in environmental, social & governance (ESG) issues, coupled with a growing compensation culture and a rise in corporate fraud, the demand for protection has never been more critical.

Our Management Liability proposition provides insurance coverage for directors, officers, managers, and business entities.

We cover the costs of defending and/or settling claims for compensation made in relation to actions of omissions in the performance of the company duties, and for theft of clients' money, securities, or property for which they are liable.

OUR MANAGEMENT LIABILITY PRODUCTS INCLUDE:

- Commercial Directors & Officers
- Commercial Crime
- Public Offering of Securities Insurance
- Pension Trustee Liability
- Employment Practice Liability



Financial Institutions

CAPACITY UP TO \$15M

We specialize in providing tailored protection to financial institutions, including banks, insurers, investment managers, and capital market operators. Our offerings address both short-term and long-term challenges arising from the dynamic and intricate claims and regulatory landscape that the industry navigates.

CORE FINANCIAL INSTITUTION PRODUCTS INCLUDE:

- Directors & Officers
- Professional Indemnity/Errors & Omissions
- Bankers Blanket Bond/Financial Crime
- Public Offering of Securities Insurance
- Pension Trustees Liability (PTL)
- Employment Practices Liability

OUR FI APPETITE INCLUDES:

- Banks
- Investment Managers
- Insurance Companies
- Stock Exchanges
- Diversified Financial Holding Companies
- Financial Market administrators
- Non-bank lenders
- Fund administrators



Cyber & Technology

CAPACITY UP TO \$10M

Cyber is an integral part of every business. The complexities can be daunting, which is why Probitas provide a transparent and efficient risk transfer solution underpinned with technology and data analytics. With a strong reliance on data systems, technology supply chains & exponential computing power, businesses have to navigate the complexities it brings to business operations as well as the wealth of benefits.

The protection of digital assets, data governance requirements and how a business interacts with customers all carry cyber risk, from hacking and malware to errors and omissions.

Our Cyber underwriting team offers solutions for complex SMEs up to large single risk – writing business across the world, including the USA. With a depth of experience in the Cyber & Technology sector we have a particular appetite for Financial Institutions, Technology, Professional Services, Retail & E-Commerce sectors, as well as complex logistics, manufacturing, & operational technology exposed risks.

KEY COVER INCLUDES:

- Incident Response Costs
- Data & Software Loss
- Cyber Extortion
- Business Interruption
- Hardware Replacement
- Property Damage
- Network Service Failure Liability
- Breach of Privacy Liability
- Media Liability
- Technology Errors & Omissions
- Regulatory & Payment Card Fines
- Defence Costs



Our Commitment

BEST OUTCOMES:

By working together, London and the Canadian team aim for the best outcomes for brokers and their clients. This collaborative effort maximizes value and minimizes risks.

CLAIMS:

Our in-house claims team has significant expertise and a wealth of knowledge across all of the classes of business that Probitas writes. We meticulously select our claims partners to guarantee they facilitate the process and consistently deliver a service of exceptional quality.

FLEXIBILITY:

The collaborative approach allows brokers to choose the location that best meets their needs. Whether they require support from the Canadian team or London underwriters, seamless service is provided.

TAILORED SUPPORT:

The Canadian team focuses on local nuances, including geographic knowledge and industry expertise. This personalized approach ensures that brokers receive relevant support for their specific client base.

EFFICIENT PROCESSES:

Wording reviews, policy issuance, and claims handling are streamlined. Brokers benefit from efficient processes whether the business is written locally or in London. Our collaborative approach empowers brokers, enhances service quality, and optimizes business operations for the benefit of all stakeholders.



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