OUR RISK APPETITE 2027

Property & Casualty | Netherlands

Our solutions

Property

General Liability

Fleet

Captives

Engineering

Financial Lines

Garage

Japan Desk

Dedicated support for our Japanese clients across all our product lines

Property

Our strengths

- Extensive expertise in complex commercial property risks
- Dedicated Property Underwriters and Risk Engineers
- International programme capabilities
- Tailor-made solutions for complex risks
- Strong focus on risk management and prevention

Pieter van Rossum
Head of Underwriting Property

Underwriting Approach

Large and mid market companies

- **Primary and excess** capacity available
- Capacity up to €100 million
- Lead and follow capabilities
- **International programmes**
- **Risk Engineering as an integral part of underwriting**

SMEs

- **Broad appetite**
- **Standardised and tailored solutions**
- **Digital distribution through selected binder partners**
- **Efficient underwriting**
- **Underwriting expertise when needed**

Strong appetite

- Industrial manufacturing
- Transport & Logistics
- Public sector & Education
- Real Estate portfolios
- Healthcare
- Renewable Energy & technical installations
- Complex risks requiring specialist underwriting

Selective appetite | Case-by-case

- Risks with challenging loss experience
- Higher NatCat / accumulation exposure
- Risks requiring material risk improvements
- Risks with limited risk information or transparency

Low or no appetite

- Inadequate risk management
- Structurally poor loss experience
- Uncontrolled accumulation exposure
- No commitment to critical risk improvements

Engineering

Our strengths

- Specialist engineering underwriting expertise
- Strong renewable energy capabilities
- Technical inspections by specialist underwriters
- Dedicated Risk Engineering support

Michel Vilijn
Engineering

Solutions

- **Machinery Breakdown**
- **Computer & Electronic Equipment**
- **Business Interruption**
- **International programmes**

Underwriting Approach

- **Capacity up to €30 million MPL**
- **Tailor-made solutions for technical risks**
- **On-site risk assessments**
- **Dedicated Risk Engineering support**
- **Strong focus on prevention and operational continuity**

Strong appetite

- Renewable Energy
- Industrial machinery & production equipment
- Data centers and electronic equipment
- Government technical installations
- CHP (Combined Heat & Power) facilities
- Selected manufacturing industries

Selective appetite | Case-by-case

- Emerging or less proven technologies
- Higher technical complexity or concentration exposure
- Limited operational experience
- Risks requiring material technical improvements

Low or no appetite

- Offshore wind farms
- Chemical production plants
- Geothermal installations
- High-hazard peak risks
- Petrochemical facilities

General Liability

Our strengths

- Large specialised Casualty underwriting team
- Direct access to decision-making underwriters and claims specialists
- Strong risk consulting capabilities
- International programme expertise
- Broad underwriting appetite
- Tailor-made liability solutions

Michel Mackaaij
Head of Underwriting
General Liability a.i.

Underwriting Approach

Large and mid market companies

- **Limits up to €25 million**
- **Annual capacity up to €50 million**
- **Primary and excess capacity**
- **International programmes**
- **Strong focus on risk management and prevention**

SMEs

- **Broad appetite**
- **Standardised and tailored solutions**
- **Digital distribution through selected binder partners**
- **Freedom of Services capabilities**
- **Efficient underwriting**
- **Underwriting expertise when needed**

Strong appetite

- Trade
- Industry, including the following industries:
  - Chemicals, Electrical engineering, Wood, Instruments, Plastics, Machinery, Metal, Furniture, Paper, Packaging
- Food & Agriculture
- Renewable Energy & climate technology
- Professional Services
- Administrative Services
- Hospitality
- Real Estate
- Transport & Logistics
- Media

Selective appetite | Case-by-case

- Automotive
- Offshore activities
- Waste & Recycling
- Food & Beverage
- Semiconductor industry
- Construction

Low or no appetite

- Public sector & municipalities
- Mining
- Tobacco/Cannabis
- High-frequency loss sectors

Financial Lines

Our strengths

- Extensive Professional Indemnity expertise
- Primary and excess capacity available
- Distribution: Open market, binder and Digital
- Exces possibilities D&O en Cyber
- Strong legal and technical underwriting expertise

Pieter van der Feltz
Head of Underwriting Financial Lines

Solutions

Professional Indemnity

- **Primary and Excess capacity**
- **Broad risk appetite**
- **Tailor made solution**
- **Knowledge/ experiens**
- **SME and Large companies**

Directors & Officers Liability

- **Excess capacity**

Cyber

- **Excess capacity**

Strong appetite
- Accountants
- Technical risk
  - Architecs, Engineers, Design and Construct
- Financial Risk
  - Accountants, Administration Offices, Tax advisors
- Legal
  - Lawyers, Judicial advisors, Mediators
- Miscellaneous advisors

Selective appetite | Case-by-case
- Technical risk on project basis
- Insurance intermediairies

Low or no appetite
- Patent office
- Trust company

Fleet

Our strengths

- Specialist fleet & garage underwriting team
- Tailor-made fleet solutions
- Dedicated claims team
- Strong broker relationships

Managing risks for
> 200.000 vehicles

Peter Velten
Head of Underwriting Fleet

Solutions

Fleet

- **Tailor-made fleet solutions**
- **Motor Third Party Liability & Damage**
- **Additional covers, e.g. Passenger Accident, Driver Protection & Legal protection**
- **Retention on TPL & Stop loss**
- **Dedicated Fleet Claims Handling**

Garage

- **All-in-one solution**
- **Motor Trade Liability**
- **Customer Vehicles Cover**
- **Motor Third Party Liability**
- **Stock Cover (Third Party, Fire & Theft or Comprehensive)**

Strong appetite
- Corporate fleets
- Long-term leasing fleets
- Car dealers and garages
- Construction sector fleets
- Municipalaties
- Own-goods transport
- Fleet operators with established risk management

Selective appetite | Case-by-case
- Passenger transport under contract
- Healthcare transportation
- Medium-sized courier companies
- ADR / Dangerous Goods transport

Low or no appetite
- Taxis
- Coaches & public transport
- Short-term rental fleets
- Commercial road transport
- Fleets with inadequate risk controls

Reinsurance Captives

Our strengths

- More than 15 years of experience in fronting management
- A fully tailor-made, multi-branch and multi-risk approach, structured to precisely meet the most specific needs of each client.
- A team of dedicated specialists; Risk Management, Corporate Finance, Actuarial Science & Law
- Realistic management of collaterals

Arnaud Pitsaer
Chief Underwriting Officer
ART and Captive

Our solutions

- **Strategic optimization:** maximize the benefits and operation of your captive with our pragmatic approach to required security
- **Operational efficiency:** smooth processes and superior efficiency thanks to our dedicated team acting as a "one-stop-shop" for all aspects of the relationship
- **Continuity and long-term vision:** Backed by our superior financial rating and compliance approach.

Strong appetite

- All non-life risks
- All solvent companies with financial strength and a turnover of more than €250 million

Selective appetite | Case-by-case

- Groups with Turnovers between €100 million and €250 million
- Newly created captives or in the development phase
- International risks requiring complex fronting schemes
- Captives domiciled outside Europe requiring specific regulatory analysis

Restrictions

- Companies with a deteriorating financial situation
- Insufficiently capitalized captives
- Risks subject to international sanctions
- Structures without adequate governance or compliance