

# PromptSure Appetite Guide

Canadian P&C Managing General Agency

Effective May 2026

## About this guide

PromptSure is a specialty Canadian P&C MGA. We focus on a small number of programs so our underwriters can move quickly and decisively. The pages that follow summarize what we like to see and where we may not be the right fit. When in doubt, send the submission — we will respond promptly.

### REIT Programs

Property and liability solutions for Real Estate Investment Trusts and large landlords.

#### Target risks

Residential, commercial, industrial and mixed-use REIT portfolios across Canada.

#### In appetite

- Multi-family residential portfolios
- Office, retail and industrial schedules
- Mixed-use and student housing
- Large landlord groups
- GL, umbrella and excess towers

#### Out of appetite

- Single-asset owner-occupied properties
- Hotels and short-term rental operators
- Heavy manufacturing occupancies
- Risks with active uncontrolled losses

#### Capacity & limits

Property TIV up to \$750M per schedule. Liability towers up to \$50M with reinsurance support.

## Tenant Insurance Programs

Turn-key tenant insurance for landlords, property managers and PropTech platforms.

### Target risks

Residential property managers, REITs and platforms requiring embedded tenant programs.

### In appetite

- White-labelled tenant programs
- Embedded enrolment and bulk billing
- Compliance and certificate tracking
- Bilingual policy delivery (EN/FR)
- Per-unit and master policy structures

### Out of appetite

- Direct-to-consumer standalone sales
- Commercial tenant programs
- Programs without landlord partner

### Capacity & limits

Limits from \$30K to \$1M personal property; \$1M to \$5M personal liability.

## Captive Support

Fronting, reinsurance placement and program administration for captive structures.

### Target risks

Single-parent, group and cell captives requiring Canadian fronting or program ops.

#### In appetite

- A-rated Canadian fronting paper
- Reinsurance broking and structuring
- Program governance and filings
- Collateral and trust arrangements
- Group and cell captive support

#### Out of appetite

- Pure risk-transfer placements without captive structure
- Captives domiciled in non-recognized jurisdictions
- Personal lines captive concepts

#### Capacity & limits

Fronting capacity up to \$25M per occurrence subject to reinsurance and collateral.

## Complex Risks

Bespoke underwriting for non-standard, layered and hard-to-place P&C risks.

### Target risks

Risks that need creative structuring, manuscript wordings or layered placements.

#### In appetite

- Distressed property and high-hazard occupancies
- Habitational with loss history under remediation
- Construction (wrap-ups, builders risk)
- Environmental and pollution liability
- Manuscript wordings and layered towers

#### Out of appetite

- Personal lines auto and home
- Cyber-only standalone placements
- Risks without engineering or COPE info
- Sanctioned territories or entities

#### Capacity & limits

Capacity arranged per submission via our reinsurance and excess partners.

## Submission checklist

- Broker contact and brokerage details
- Named insured, operations description and website
- 5-year currently valued loss runs

- Statement of values / COPE for property risks
- Current policy declarations and wording (if renewal)
- Target effective date and coverage requirements

Send submissions to **submissions@promptsure.ca**. A senior underwriter will review within one business day.

This guide is for licensed insurance brokers only and does not constitute an offer of insurance. Appetite, capacity and terms are subject to change and individual underwriting review.