

## FACULTATIVE RISK APPETITE

### **PROPERTY BUSINESS:**

- We would target risks mainly in the following categories:
  - Class A Buildings (Office Premises)
  - Class A Shopping Malls
  - Cement Factories
  - Pharmaceuticals
  - Power plants (utilities and IPP) but excluding prototype.
  - Automobiles
  - White Goods Manufacturing Factories
  - Heavy Manufacturing & Engineering Industries
  - Electronics
  - Airports
  - Sugar Factories
  
- **Prefer to avoid the following :**
  - Warehouses on standalone basis
  - Furniture/Carpentry
  - Foam Plastics
  - Mattress Manufacturers
  - Petro Chemicals including Fertilizers
  - Paper & Ink Manufacturing
  - Textile Mills
  - Tire Manufacturing
  - Plastic Risks

**Please note that, where business falls within our underwriting appetite, other aspects to consider are the risk quality (survey report), pricing terms and conditions .**

### **ENGINEERING BUSINESS:**

- We would target risks mainly in the following categories:
  - CAR/ TPL
  - EAR/ TPL
  - CPM/E
  - MB/ MLOP
  - EEI
  - ALOP & DSU in conjunction with CAR/ EAR.
  
- We would target the following:
  - Infrastructure works
  - Commercial/ residential buildings.
  - Housing units.
  - Industrial risks such as Cement, Ceramics, Paper, steel, etc..
  - Power Generation and distribution.
  - Water plants.
  - Boilers.
  - Chemicals/ petrochemicals
  - Fertilizers
  
- **Prefer to avoid the following:**
  - Construction of water-borne vessels or crafts.
  - Dams
  - Stand-alone Micro-tunneling works.
  - Stand-alone Drilling
  - Stand-alone TPL cover
  - Civil Engineering Completed Risks (CECR)
  
- **Absolute exclusion:**
  - Decennials
  - Off-shore risks
  - Stand-alone ALOP/ DSU covers