

RSA Commercial Lines Risk Appetite Guide 2025



Our vision for the future: Excellence in Commercial Lines insurance

We're committed to becoming the UK's leading Commercial Lines insurer. For us, broker service sits at the heart of this ambition. As we continue to refine our service, we're focused on delivering the most accessible, transparent and communicative experience possible.

It's an offering that will continue to evolve as we move towards a unified One Commercial solution; one product, one price, and one system under one brand.

We're aligning our strategic priorities to meet these goals, and we're already making significant strides. To further support this, we're continuing our focus on six key areas to drive our performance.



Financial strength ratings

A.M Best Company **A**
Effective date: 30 January 2025

DBRS **AA**
Effective date: 8 October 2024

Fitch **AA-**
Effective date: 4 December 2024

Moody's **A1**
Effective date: 16 October 2024













**Together.
Forward.
Stronger.**



Commercial Lines Risk Appetite

Key:  RSA  NIG 









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Product Trading Channel	Class of Business and Brand	Sample Coverage Types	Target Sectors	More Information	More Information
Regional & e-trade	  Commercial Combined & Business Combined	The product includes compulsory property damage cover. Optional covers include: Business Interruption All Risks Money Terrorism Employers Liability Public and Products Liability Fidelity Personal Accident Loss of Liquor License Legal Expenses Transit Deterioration of Stock Machinery Breakdown	Trades / Occupations: Catering Administration Clothing and textiles Contracting up to 40% of turnover Distribution and haulage Engineering and metalwork Food and beverage Leisure Manufacturing, electronics, plastics, wood, glass and ceramics Medical, health & beauty services Offices Printing Professional & public services Retail Wholesalers & retail	Click here	Commercial Click here Business Click here
Regional & e-trade	  Property Owners	Residential properties Real estate Properties insurance Property owners' insurance Blocks of Flats Property Damage Insurance Property Owners Liability Terrorism insurance	Warehouse and wholesale Office Professional and public services Printing Retail – shopping centres, high street and supermarkets Sprinklered premises Non-combustible construction Standard methods of heating Residential premises where the tenancy agreement is direct between Policyholder and Tenant Fully occupied premises	Click here	Click here
Regional & e-trade	  Motor Fleet and Mini Fleet	Motor Fleet Regional: We target fleets with primarily private cars and small commercial vehicles but we are able to quote for all the below vehicle types where featured as part of the risk: Private cars and commercial vehicles Special Type and Agricultural vehicles Mini Buses and HGVs. e-trade: Cover for 2 vehicles at new business. Extend up to 20 vehicles at mid term or renewal. Mini Fleet Cover for 2 to 15 vehicles at new business. Extend up to 20 vehicles at mid term or renewal.	Motor Fleet Private cars and commercial vehicles: Special Type and Agricultural vehicles Mini Buses and HGVs Mini Fleet Risks primarily consisting of private cars Businesses in operation for 3 or more years Low road exposure trades Tradesman or professionals trade sectors Businesses or vehicles based outside of main cities Fleets that can be restricted to drivers over 30 Previously fleet rated risks with a good claims experience Risks with a stable workforce and conviction free drivers	Motor Fleet Click here	Motor Fleet Click here Mini Fleet Click here
Regional & e-trade	 Marine	Regional Cargo, Haulage, Transit, Maritime Equipment, Regional Hull and Machinery and Marine Trades. e-trade Cargo eSolutions Transit eSolutions Haulage eSolutions	Cargo Consumer goods Industrial goods Textiles including clothing Plant and machinery Building materials Electrical goods Foodstuff Chemicals Commodities. Freight & haulage Haulage operations Warehouse keepers Freight forwarders Couriers Haulage contractors Transportation Wet & dry marinas Vessel storage operators Repairers and builders Pontoon and marina equipment manufacturers and installers Boat dealers Yacht clubs Chandlers and maritime equipment suppliers Harbour commissioners Marine contractors & engineers and skippered charter boat rental operations	Click here	
Regional & e-trade	 Professional Indemnity	UK Domiciled - Professional Individuals, Partnerships, Ltd Companies, LLPs and PLCs (Regional only)	Accountants Design and Construction Engineers Property Professionals Climate Professionals Media IT Consultants (Regional only)	Click here	
Regional & e-trade	 Management Protection	Wrongful acts Errors and omissions Misstatement Negligence Breach of duty Wrongful trading Employment disputes, including: wrongful, unfair or constructive dismissal, harassment and wrongful discipline Breaches of anti-discrimination regulations: including sexual, racial and age discrimination	Private Companies Public Companies LLPs Registered Charities Not-for-profit Organisation	Click here	
Regional	 Liability	Employers Liability standalone and/or combined with Public & Products Liability Public & Products Liability PCVA (Abuse) – on a claims-made basis Excess of Loss Public Liability/Products Crisis management extension – partnered with DWF Environmental Impairment Liability – where we write the Public Liability	Leisure: Historical and cultural visitor attractions Professional risks (offices) Retail Warehouse & storage Wholesalers Manufacturing: Chemicals, rubber, plastic Electrical goods Food & beverage Metal & mechanical goods	Click here	
Regional	 Construction, Engineering & Renewable Energy	Construction Single Period Contractors Insurance JCT 6.5.1 Insurance (formerly JCT 21.2.1) Contractors Annual Insurance Engineering Erection All Risks Contractors Plant Machinery Movement Machinery Breakdown & Engineering Business Interruption Computer & Electronic Equipment Insurance Renewable Energy Wind Energy Solar Energy Short Term Operating Reserve (STOR) Hydro Energy Bio Energy Battery Energy Storage Systems (BESS)	Power - Renewable and alternative energy including: Waste to energy, biomass and battery storage Oil and gas and chemical / petrochemical Mineral processing Light and heavy industries including: pharmaceutical, steel, aluminium, cement Commercial and industrial building construction Residential construction Commercial and light industrial buildings - offices, hotels, schools, factories, retail etc. Residential housing - houses / apartments blocks, student accommodation etc. Major civil infrastructure projects including - bridges, tunnels, roads, rail, light rail, pipelines etc.	Click here	
Regional	 Motor Trade	Standard Covers Material Damage - all risks including full theft cover Business Interruption Terrorism cover Goods in Transit Loss of Business Money and Personal Assault Personal Accident Employers Liability Public Liability Defective Workmanship/Sales Indemnity Legal Expenses Wrongful Conversion Engineering cover Computer cover Road Risks cover Fidelity Guarantee	Target Trades Service, repair and MOT Auto electricians, car sales (new and used), car body repair shops and motorcycle sales Windscreen fitters, tyre and exhaust fitters, paint sprayers, LPG conversions and car supermarkets		Click here

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Regional	 Accident & Health	Accidental Death Permanent and Temporary Total Disablement Corporate Travel Emergency medical and security assistance Second Medical Opinion	Financial Institutions Professional Services Firms Utilities Manufacturers Engineering Businesses News and Media Organisations Charities Professional and Amateur Sports Affinity Risks	Click here	
Regional	 Crime	Our policy covers a wide range of crimes against businesses, including theft, identity fraud, and malicious data damage. We provide it on an all-risks basis, giving businesses comprehensive cover against crime from inside and outside the company.	Private Companies Public Companies LLPs Registered Charities Not-for-profit Organisation	Click here	
e-trade	  Tradespeople & Professionals	Public Liability Legal Expenses Employers liability Tools Business stock Business equipment Personal accident	Builders Cleaners Plumbers Gardeners Glaziers Hair and beauty Carpenters Plasterers Electricians Surveyors Homecrafts Accountants Consultancy	Click here	Click here
e-trade	 Business from Home	Public Liability Legal Expenses Employers liability Loss of Income Business Contents Household	Consultancy Design Printing Administration Financial Hair and beauty Surveyors Homecrafts Accountancy		Click here
e-trade	  Shops	Package including: Property Damage Deterioration of Stock Unspecified All Risks Money Loss of Licence Business Interruption Public and Products Liability Employers Liability Transit Optional covers: Specified All Risks Fidelity Legal Expenses Personal Accident Terrorism	Hairdressers, Barbers and Beauty Salons Convenience Stores Grocers Newsagents Post Offices Greengrocers Bakers Butchers Fishmongers Cafes Tea Rooms Coffee Shops Takeaway Food Suppliers Fish and Chip Shops Clothing Electrical Goods Fancy Goodes Homeware Florists Chemists	Click here	Click here
e-trade	  Offices	Package including: Property Damage Unspecified All Risks Money Business Interruption Public and Products Liability Employers Liability Transit Optional covers: Business Interruption Specified All Risks Fidelity Legal Expenses Personal Accident Terrorism	Accountants Bookkeepers Insurance Brokers Solicitors Lawyers Surveyors Architects Doctors Dental Surgeries Veterinary Clinics Information Technology Management Consultants Computer Consultants Graphic Design Marketing Consultants	Click here	Click here
e-trade	  Pubs, Hotels & Restaurants	Package including: Property Damage Deterioration of Stock Unspecified All Risks Money Loss of Licence Business Interruption Public and Products Liability Employers Liability Transit Optional covers: Owners Personal Effects Specified All Risks Fidelity Legal Expenses Personal Accident Terrorism	Small Licenced and Unlicenced Hotels Guest Houses Bed and Breakfasts Independent and Managed Public Houses Inns Wine Bars Restaurants Cafes Tea Rooms Coffee Shops Takeaway Food Suppliers Fish and Chip Shops	Click here	Click here
e-trade	 Commercial Vehicle	Cover for liability to third parties (including passengers) in respect of compensation for injury or damage, legal costs and emergency treatment and for loss of or damage to your vehicle caused by accidental damage, fire, theft or attempted theft.	Private individuals who require social, domestic and pleasure (with and without commuting), Tradesperson for carriage of own goods		Click here
FarmWeb	 Combined and Motor	Farm Combined All farm property Livestock Business Interruption Farm Liabilities Farm Money & Assault Personal Accident & Sickness Machinery Breakdown Commercial Legal Protection Environmental Impairment Liability Farm Motor Comprehensive Third party fire and theft or third party cover options Legal liability for death, injury and damage Personal accident benefits Personal effects cover	Arable farms Livestock farms Milk/Dairy farms Non-intensive pig and poultry farms Fruit farms Alpaca / Goat farms Caravan and Camp sites Property Owners – holiday homes and residential lettings Farm shops and cafes Agricultural contracting Renewable energy	 Click here	

Find out more by visiting the [RSA](#), [NIG](#) and [FarmWeb](#) websites or reach out to your usual RSA/NIG contacts.

