

**ML<sup>6</sup>**  
MANAGEMENT LIABILITY



# Risk Appetite

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# ML<sup>6</sup> Risk Appetite



 **Happy Path**

 **Referral**

 **Decline**

	Happy Path	Referral	Decline
<b>Structure</b>	Private companies	PLC Domicile = Channel Islands/Isle of Man NfP and LLPs (temporary)	Non-UK, Channel Island, Isle of Man domiciled
<b>Turnover</b>	Turnover < £100m		Turnover > £350m (New Business) £400m (Renewals) <i>Legal Expenses – max. £50m</i>
<b>Net Worth</b>	Positive net worth Negative net worth and turnover <£50m <i>(bankruptcy exclusion applies)</i>	Private company with negative net worth, without a bankruptcy exclusion	
<b>Claims History (3 years)</b>	No claims or notifications	Any claims or notifications	
<b>Overseas Exposure</b>	No US exposure	US exposure Any overseas Subsidiaries or Employees	> 35% US Turnover if Sales only > 20% US Turnover if US presence California Employees ( <i>US EPL only</i> )
<b>Declarations</b>	Positive confirmations	Declarations can't be confirmed	
<b>Other</b>	< 500 employees <i>(Crime and EPL only)</i>	Referral Industry Private Company IPO 'Non-preferred' limits/retentions based on company size	Decline Industry Listing on North American or Australian exchange

**Decline Industries** – US Pharmaceuticals & Biotech, Gambling, Dating Websites, FI, Cryptocurrency, Any Marijuana related risk, Arms & Ammunitions, Tobacco.

**Decline Industries Crime Only** – Security Firm, Cash & Securities Transport/ Logistics Company, Jeweller, Precious Metal Dealer, Warehousing, Money Exchange, Pawn Broker.