

What Have We Written Lately?

Westchester





Westchester is one of the largest and most diverse E&S commercial property and casualty insurance underwriters in the United States. We provide innovative specialty products and comprehensive risk solutions for wholesale brokers, binding and programs. If you are looking for an underwriter who can help you get business done, chances are Westchester has what you need. Featured below are accounts we have written lately and why our brokers chose to place them with Westchester:

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
			
Property			
 Excess	Named Storm Only	\$100,000	Ability to write stand-alone perils.
Habitational	All Risk x Flood	\$400,000	Flexibility with rate and deductible due to challenged loss history.
			
Casualty			
 Commercial Solar Contractor	Lead Excess	\$300,000	They chose Westchester due to a combination of our broker relationship, financial strength of Chubb, pricing, and terms.
Commercial Roofing Contractor	Primary GL	\$480,000	They chose Westchester due to a combination of our broker relationship, financial strength of Chubb, pricing, and terms.
			
Inland Marine			
 New construction of a MNC non-residential project	Builders Risk	\$240,000	Westchester's CAT capacity and flexible appetite.
New construction of a garden style apartment complex	Builders Risk	\$115,000	Westchester's underwriting flexibility and frame builders risk capacity.
			
Financial Lines			
 Casino/Hotel/Retail	Cyber ERM	\$90,000	Worked with the wholesaler and insured to implement additional controls and resolve known severe vulnerabilities. The Insured was impressed with our proactive and creative approach and elected to go with terms from Westchester.
Staffing Company	Cyber ERM	\$40,000	Target class of business with favorable controls and positive outside non-invasive scan. Insured also favored our complimentary cyber services (Cyber Vulnerability Alert System, Multifactor Authentication (MFA) Assessment and Implementation, Patch Management, Perimeter Email Security, and Cyber Services Orientation).

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Product Recall 			
 Furniture, household items	Consumer Goods	\$17,000	Quick and easy quoting process.
Retail branded spices	Consumable Products	\$12,000	Competitive SIR and premium offered.
Environmental 			
 Manufacturing and distribution of wooden packaging products	PPL/Site Pollution	\$15,000	Superior form and enhanced commission on the product.
Propane fuel hauling operation	CPL/TPL	\$140,000	Superior form and the fact that we turned the quote around in the same day.
International Advantage 			
 Logistics Consulting	Foreign Package	\$9,300	Service & turnaround time.
Box folding machinery	Foreign Package	\$6,135	Terms & conditions.

Westchester Small Business

Our customers bind with us because of our breadth of products and a wide range of appetite. They also enjoy the option of using our convenient broker portal, which offers speed and ease of use. Finally, our brokers appreciate our dependable claims handling, company reputation, and our partnership mentality.

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Middle Market 			
 Lessor's Risk	General Liability, Property (All Risks w/Wind) and Excess Liability	\$67,858	Ability to offer a competitively priced package solution on a coastal risk along with excess liability coverage.
Vacant Building	General Liability and Property (All Risks w/Wind)	\$18,386	Ability to offer ground up limits and no restriction based on the length of vacancy.
Commercial Lines 			
 Vacant	General Liability and Property	\$5,600	Competitive pricing and no length of vacancy restriction.
Umbrella/Excess	Excess Liability	\$2,500	Competitively priced layers written on admitted paper.

This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Westchester based on perceptions of Westchester employees from communications with producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

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A Chubb Company