Westchester

WESTCHESTER PROGRAMS

At Westchester, we specialize in developing customized niche program solutions for program administrators and managers to help them build programs that succeed.

Unlike other carriers, we recognize that "not one size fits all" when it comes to program appetite. Therefore, we look for a few key characteristics when evaluating a potential program opportunity:

- Underwriting history, authority and demonstrated results
- Consistent coverage, limits and requirements
- Homogeneous group or common industry
- Underserved, perceived as difficult, or unique product and/or service approach to a specific class
- Specific industry expertise
- Premium targets based on geographic scope
  - State or regional – minimum of $5 million
  - National – minimum of $10 million
- First dollar programs – limited appetite for fronted, captive or risk sharing structures

Lines of Business

- Single line or multi-line
- Package
- Property
- General Liability
- Umbrella/Excess in support of other lines
- Inland Marine
- Professional Liability
- Tailored coverage enhancements for specific program/ customer group
- Management Liability lines

Programs

- Auto Dealers
- Builders Risk
- California Private Schools (Montessori and Pre K-6)
- Carnivals & Amusements
- Community Association Management Liability
- Computer & Technology E&O
- Contractors Equipment
- E&S Property
- Fairs & Festivals
- Fine Dining Restaurants
- Media and Broadcasters Liability
- Motorsports
- Musical Instruments
- Not for Profit
- On Shore Energy
- Pet Insurance
- Real Estate
- Rental Equipment Dealers
- Rodeo
- Self-Storage
- Texas Community Associations
- Waste Haulers
- Welding Supply Distribution
- Wood Products

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Submissions

- Program Overview, including
  - Demographics
  - Competition
- Historical Experience
  - 3 - 5 year premium/loss data by line of business, by year
  - Outside actuarial analysis if available
  - Rate trend information
  - Limits profile and distribution
- Marketing/Business Plan
- Program Specifics/Underwriting Template
  - Underwriting criteria, outlining program eligibility
  - Pricing methodology
  - Specialized coverage forms that will be required
  - Property Limits Profile
- Systems/Automation capabilities
- Claims/Loss Control needs and issues
- Background/Resumes of key personnel

The Westchester Programs Difference:

- "A++" rated paper (A.M. Best)
- 50 state capability
- Dedicated Programs group
- Admitted and non-admitted paper
- Package and auto rating/policy issuance system that can be out boarded
- Claims, In-house or TPA and loss control capabilities

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