

CASUALTY


WHAT HAVE WE WRITTEN LATELY?




Westchester

Westchester offers comprehensive specialty solutions for businesses insurance needs. We take a holistic approach to the broker relationship, emphasizing excellence in all of our products. Our approach creates a unique offering that our brokers appreciate and enables us to provide the best products and services to meet their clients' needs.

Examples of the breadth of Casualty accounts we have written recently:

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Casualty 			
Railroad contractor	GL & Umbrella	\$250,000	Ease of doing business.
Railroad Construction Project in Massachusetts	Railroad Protective Liability	\$180,000	Admitted paper and responsive customer service experience.
Construction	Primary and High Excess	\$780,000	Better underlying and excess program regarding coverage and carrier paper. Coverage terms. History with claims handling on prior projects.
Railroad Contractor	Follow Form Excess Liability	\$475,000	Our ability to quote excess coverage for railroad contractor's primary program in a captive.
Large Logistics/Transportation Firm	High Excess	\$200,000	Better underlying and excess program regarding coverage and carrier paper. Risk familiar with Chubb. Follow form capacity.
Specialty Retail Store Chain	Primary xs SIR and High Excess Layer	\$900,000	Better underlying and excess program regarding coverage and carrier paper. History with Chubb. Coverage and terms.

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Casualty 			
Construction	Lead Excess	\$1.1M	Better underlying and excess program regarding coverage and carrier paper. Lead Excess quoted unsupported.
Safety Firm	Primary xs SIR	\$450K	Better underlying and excess program regarding coverage and carrier paper. Previous insured.
Pharmaceutical Manufacturer	Life Sciences – Discontinued Products Policy	\$375,000	Discontinued products policy helped the insured meet a contractual requirement to cover past liabilities associated with pharmaceutical products they no longer sell.
Pharmaceutical Manufacturer	Life Sciences – E&O Products Liability	\$24,000	Able to add the E&O as an extension to our Products Liability program.
Railroad-Freight	Railroad Liability – follow form excess	\$275,000	Ability to use broker's manuscript excess form.
Construction	Excess Liability – Project Policy	\$162,000	Westchester has solid paper, a good reputation, and our ability to close the deal.
Railroad Contractor	Follow Form Excess Liability	\$475,000	Ability to quote excess coverage for railroad contractor's primary program in a captive.
Construction	Excess Liability – Practice Policy	\$100,000	A responsiveness and willingness to work with the broker to achieve a common goal. In the end, we were not the lowest price, but we won the deal.

[View All Products](#)

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. 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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