

ENVIRONMENTAL

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 Environmental accounts we have written recently:

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Environmental 			
Environmental Testing Lab – Air, Soil, Water Analysis	GL/CPL/PL, Primary Auto, and Excess	\$42,000	Ability to write multiple coverage lines with one carrier.
Energy, Grain, Car Care, Convenience Stores Cooperative	Premises Pollution Liability, Storage Tank Pollution Liability	\$110,700	Ability to provide all the requested pollution coverage components; quick response time.
Agricultural Cooperative with multiple covered locations	Premises Pollution Liability including NODS and TPL	\$52,000	Ability to offer a three year term and competitive pricing.
Used Oil Recycler	GL, CPL, Auto, Excess	\$67,000	Ability to write multiple coverage lines with one carrier.
Environmental Testing Lab – Air, Soil, Water Analysis	GL/CPL/PL, Primary Auto, and Excess	\$42,000	Ability to write multiple coverage lines with one carrier.
Environmental Contractor	\$2M Unsupported Excess over another carrier's GL / CPL / PL	\$10,000	Limits required for a project were above the primary carrier's capacity.

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Environmental			
New multi-family residential construction project	Separate CPL Wrap and Premises Pollution Liability policies	\$44,000	Combination of coverages offered.
Mixed-Use Portfolio	Site Pollution	\$40,000	Competitive pricing/coverage
Landfill	Site Pollution	\$50,000	Competitive pricing.
Landfill and Recycling	GL, CPL, Site Pollution and Business Auto	\$80,000	Offering the Auto in conjunction with the GL and Pollution coverages.
Non-Environmental Construction Contractor	CPL	\$2,342	Quick response time and additional coverages over the expiring policy.
Convenience Store Operator	AST (Above Ground Storage Tank) and UST (Underground Storage Tank) Coverage	\$122,868	Ability to successfully underwrite all components of the risk, including associated subsidiaries; provided competitive pricing and terms.
Chemical Distributor (Solvents, Glycols, Bases)	GL, Pollution (CPL, Site Pollution, Products Pollution) and Auto	\$21,030 for GL/Pollution; \$233,400 for Auto	Ability to improve on coverage as well as our world class claims handling reputation.
Environmental Contractor	Excess over Primary	\$45,500	Response time, our ability to offer excess coverage over primary GL, Pollution, Professional, Auto, and EL.



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