

PRODUCT RECALL

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 Product Recall accounts we have written recently:

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Product Recall 			
Metal stampings	Component	\$40,000	Distribution neutral so retailer approached wholesaler to bind entire placement.
Whiskey manufacturer	Consumable	\$500	Ability to offer low limits & product specific terms.
Consumable	Fruit canner	\$3,500	Able to provide low limits.
Component	Electrical components	\$10,000	Able to offer recall for discontinued products.
Wholesaler	Consumable	\$11,000	Small business platform with various available packages of coverage.
Chocolate Manufacturing	Consumable	\$5,000	Small business platform allows for seamless renewal process.
Fruit Distributor	Consumable Products	\$9,000	Small business platform. Chose from 3 standardized packages which made understanding coverage easier. Also, our ability to timely turn the quote around.

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Product Recall			
Frozen Vegetables	Consumable Products	\$35,000	Ability to pick & choose coverage enhancements.
Importer of Lawn & Garden Products	Consumer Goods	\$20,000	Long standing renewal. Able to keep rate.
Packaging Company	Component Parts	\$50,000	Quoted several years. Broker was persistent & we finally bound.
Lamp Distributor	Consumer Goods	\$50,000	Ability to limit coverage to one contract.
Grape Grower	Consumable Products	\$30,000	Ability to offer SIR options.
Upholstery Manufacturing	Consumer Goods	\$30,000	Secured 5% renewal rate increase. Good relationship with retailer. Ability to offer variety of SIR options.
Food Manufacturing	Consumable Products	\$4,000	Ability to be competitive with our small business platform with endorsement options.
Piping Mfg	Consumer Goods	\$230,000	Superior form for products being sold. Ability to consider fluctuation of commodity pricing without compromising our underwriting approach.
Baker	Consumable Products	\$42,175	Multiyear relationship with this insured and our superior reputation for claims handling and underwriting service. Also, our ability to offer higher SIR's as an option.



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