

PROFESSIONAL RISK 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 Professional Risk accounts we have written recently:

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Professional Risk 			
Sporting Goods Store	Private Company – D&O/EPL/FID/ Crime	\$12,500	Able to provide coverage for the ESOP and account specific manuscript endorsements.
Holding company created for wind down operations after a transaction	Private Company – Excess D&O/EPL	\$38,000	Quick response and further communication with the broker to negotiate the deal in same day of submission.
Technology – Providing administrative support software	Private Company – Lead Side – A DIC	\$17,500	Competitive CODA product provided to agent within hours of submission.
PE backed company – Manufacturer	Private Company – D&O/EPL/FID/Crime /K&R	\$32,500	Existing Private Equity relationship and breadth of products available to our PE clients.
Information Technology Service Company	Technology/Cyber	\$105,000	Able to prove a superior technology and cyber program combining responsive service, tailored coverage, underwriting expertise and loss control services.
Loan Servicing Company	Cyber	\$50,000	We currently wrote the E&O for this client and offered an unsolicited cyber indication. This promoted additional discussions that led to a client meeting and a cross sale and educational opportunity for both client and broker. Our service, product expertise, and pre and post loss control services ultimately won over the client.

Class of Business	Coverage Written	Approx. Premium	Why did they Choose Westchester?
Professional Risk 			
Financial Services Company	Fiduciary	\$53,000	We write the Excess Broker/Dealer and have had no issues to date so we were able to get more business.
Mortgage Refinancer	CODA	\$50,000	New CODA buyer – they had a new director that requested this coverage. We have been on the primary D&O coverage for many years.
Financial Advising	FI E&O	\$81,334	This was part of a FI portfolio roll – we bound all 5 distinct portfolio companies. Our breadth of coverage made the difference.
Manufacturer of Appliances	Cyber	\$114,000	Worked closely with the broker and insured over the course of 18 months and multiple client meetings, to craft a program that fully met the client's need. We created specific coverage to suit the client's requests and educated them on our loss mitigation services to win the deal for this first time cyber buyer.
Technology Company	Technology/Cyber	\$132,000	Able to prove a superior technology and cyber program combining manuscript coverage, underwriting expertise and loss control services.
Financial Services Firm	FI D&O/E&O	\$139,317	This was part of a FI portfolio roll – we bound all 5 distinct portfolio companies. Our breadth of coverage made the difference.
Matchmaking and Dating Service	Professional Liability	\$290,000	Creative account structure with tailored manuscript coverage specific to the client.
Food Manufacturer	Cyber	\$81,000	Our close relationship with a smaller agency, the use of enhancing endorsements, and creative limit structures helped us win this deal.
Multiple Classes	Private D&O/EPLI/ Fiduciary	\$420,000	Able to leverage our relationship with the broker to win over the remainder of the portfolio. Our proposal provided improved pricing as well as terms and conditions over the expiring program.
Software Company	Directors and Officers Liability	\$193,000	Superior coverage capabilities compared to our competitors on our CODA form. Capable of adding excess locally admitted coverage.

[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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