

CASUALTY OVERVIEW

Westchester Casualty delivers a broad range of primary and excess insurance products for the construction, public entity, energy, manufacturing, transportation and railroad industries. We deliver broad, admitted and nonadmitted underwriting capabilities through our wholesale distribution partners. As one of the strongest insurers in the world, Westchester has the financial strength and underwriting expertise to deliver tailored, creative solutions for complex risks.

| Product Line | Description | Risk Appetite |
|-----------------------|---|--|
| Construction | Primary solutions for GL driven commercial class construction risks. | Project <ul style="list-style-type: none"> • GL only wraps • OCIP / CCIP • Owners Interest Practice Policies <ul style="list-style-type: none"> • General contractors • General trade contractors |
| Specialty Core | Brings underwriting expertise in General Liability to provide risk solutions. Utilizes guaranteed cost, SIR, and non-collateralized deductibles. Ability to offer buffer excess, Legacy Liability. Occurrence or Claims Made on Admitted or Non- Admitted basis. | <ul style="list-style-type: none"> • Low frequency, high severity loss potentials. • Standalone General Liability placements with no packaged Property or Worker's Compensation. • Unique products and/or heavy premise exposures. • Market dislocations, start-ups, mergers and acquisitions. • Limited appetite for exposures to mass tort/multiple claimant consumer products, children's toys, and/or safety products. • Will consider many other risks for an underwriting solution. • Business Desired: <ul style="list-style-type: none"> – Industrial Product Manufacturing (component, finished, imports) – Wholesale/Retail Specialty Stores – Business Services SIC Classes – Energy (Traditional and Renewable) – Other unique E&S opportunities within the above appetite characteristics. |

| Product Line | Description | Risk Appetite |
|---------------------------------|---|--|
| Umbrella/Excess Coverage | Umbrella coverage written on an ISO form; Occurrence or claims made; Straight Excess coverage available. Up to \$25,000,000 in limits. | <ul style="list-style-type: none"> • Commercial construction • Manufacturers • Energy and mining • Hotels and casinos • Municipalities • Financial institutions • OL&T • Non-consumer products liability • Rail related products • Schools • Tribal nations |
| Transportation | Primary coverage for bulk hazmat and non hazmat haulers: Motor carrier/ Trucker coverage including pollution. Alert SM – State of the art spill response technology. | <ul style="list-style-type: none"> • For-hire or private fleets transporting product between commercial locations • Formalized safety programs in place and acceptable financials • Minimal GL exposure other than terminal operations • Favorable CSA/SMS scores |
| Railroad | Railroad liability solutions for railroad operations and contractors. | <ul style="list-style-type: none"> • Railroad Protective Liability • Short-Line Railroads • Regional Railroads • Tourist and Excursion Railroads • Railroad Contractors • Railcar Lessors and Lessees, Suppliers, Track Owners, Rail Car/ Locomotive and Part Manufacturers |

CONTACT US

Northeast:

Mark Duvall

mark.duvall@westchester.com
617.862.8251

Central:

Mary Dahle

mary.dahle@westchester.com
312.775.7930

Southeast:

Jon Ray

jonathan.ray@westchester.com
678.795.4269

West:

Roger Perriard

roger.perriard@westchester.com
415.547.4548

Transportation:

Roger Murphy

roger.murphy@westchester.com
215.640.4614

Railroad:

Cate Whiddon

Catherine.whiddon@westchester.com
214.754.8254

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