

Digital



Westchester Digital provides a traditional binding solution for property and casualty risks for small to mid-size businesses through a network of select wholesalers with delegated underwriting authority. We offer exceptional service and a rapid response on referrals.

Broad Authority and Appetite

- Broad appetite for both Property and Casualty
- Competitive rates, terms and conditions
- Ability to quote on a monoline or package basis

Property

- Delegated authority up to \$5 Million Total Insured Value (TIV)
- Capacity for coastal wind and catastrophe driven exposures
- Ability to offer Special form & Replacement cost for eligible buildings constructed 1900 or later
- Expanded appetite for property only risks

Casualty

- Delegated authority up to \$1 Million/\$2 Million
- Hired/Non-Owned and other ancillary coverages available when added to a CGL

Minimum Premiums

- \$500 for stand-alone coverage
- \$1,000 for package coverage (\$500 per line)

Deductibles

- Property deductibles starting at \$1,000
- Separate deductibles for wind, hail, or earthquake (where coverage is offered)
- Flexible GL deductibles – BI, PD or BI/PD available Benefits of using Westchester Binding

Top Classes

- Habitational as a top class
- LRO – commercial, residential, mixed use
- Homeowner & Condominium Associations
- Vacant Building & Vacant Land
- Artisan Contractors

Benefits of using Westchester Digital

- True delegated authority underwriting
- Rate-Quote-Bind-Issue platform with post-bind transaction capabilities built-in to the system
- Regional underwriting teams committed to helping you write business
- Financial strength, stability and commitment to the wholesale market
- Chubb claims handling experience