

Westchester®

WHO IS MY UNDERWRITER?

Westchester®
A Chubb Company

Westchester[®]

A Chubb Company

Westchester is the E&S specialty product group within Chubb that serves both the large corporate, middle and small market segments. We deliver our products through the wholesale brokerage marketplace and are a top-three E&S provider in North America writing hard-to-place and unusual risks.

Westchester Brokerage – Large, Tough Risks

3

Westchester Brokerage products meet the needs of brokers whose clients have complex, difficult-to-place risks in the areas of property, casualty, professional risk, product recall, inland marine and environmental insurance.

Westchester Programs – Niche Markets

9

Westchester Programs products provide brokers with client coverage for such niche areas as pet insurance, auto dealerships, real estate, musical instruments, and fairs or festivals.

Westchester Binding – Small Business

10

Westchester Binding products meet the needs of brokers whose clients own diverse small businesses and require coverages that include artisans, liquor liability, lessors risk, one-to-four family dwellings, umbrella, and truckers.

Business Development Team

20

For the feet-on-the-street, please contact our regional business development team.



PROFESSIONAL RISK

Jason Neu, SVP

O: 312.612.8913 | C: 646.799.4404 |
jason.neu@westchester.com

Matt Cibulskas, Sr. Vice President

O: 678.795.4222 | C: 770.639.7829 |
matt.cibulskas@westchester.com

Matt Cibulskas, D&O Private

O: 678.795.4222 | C: 770.639.7829 |
matt.cibulskas@westchester.com

Submission Address: prorisk@westchester.com

Richard Luca, D&O Public

O: 332.204.6941 | C: 917.754.2819 |
richard.luca@westchester.com

Michael Kramer, E&O and Cyber

O: 332.204.6939 | C: 914.384.3454 |
michael.kramer@westchester.com

Greg Bert, Financial Institutions

O: 678.795.4554 | C: 201.388.2047 |
greg.bert@westchester.com



ENVIRONMENTAL

Rob Owens, EVP

O: 678.795.4493 | C: 678.371.0114 |
robert.owens@westchester.com

Stela Flanagan, VP, Field Operations

O: 678.795.4494 | C: 678.274.7722 |
stela.flanagan@westchester.com

Sean LaHue, East Region

O: 678.795.4499 | C: 678.977.5942 |
sean.lahue@westchester.com

Kirby Mueller, Small Business & Tanksafe

O: 678.795.4165 | C: 678.725.3707 |
kirby.mueller@westchester.com

Submission Addresses:**Small/Quick Turn Business:**

environmentalexpress@westchester.com

Large Accounts:

environmental@westchester.com

Biju Chacko, West Region

O: 720.895.5074 | C: 770.714.2285 |
biju.chacko@westchester.com

Rita Emig, Auto

O: 678.795.4482 | C: 678.221.8231 |
rita.emig@westchester.com

Kirk Keller, Midwest Region

O: 214.721.7963 | C: 214.846.1115 |
kirk.keller@westchester.com



PRODUCT RECALL

Major Accounts

Joe Cala, Vice President, Product Recall –
joe.cala@chubb.com | 203.782.4141

Middle Market

Tasia Turkalo, Executive Underwriter –
tasia.turkalo@chubb.com | 203.782.4144

Submission Address: productrecall@chubb.com

Small Business

Giovanni Floriano, Professional Associate –
giovanni.floriano@chubb.com | 203.782.4152



PROPERTY

Bob Meyer, EVP

O: 678.795.4352 | C: 404.569.6481 |
bob.meyer@westchester.com

Casey Quinn, Southern & Eastern Region

O: 678.795.4278 | C: 678.294.2756 |
casey.quinn@westchester.com

Submission Address: property@westchester.com

Tim Antonov, Central Region

O: 678.795.4529 | C: 678.910.4696 |
tim.antonov@westchester.com

Mike Worman, Western Region

O: 415.547.4575 | C: 415.916.8661 |
michael.worman@westchester.com



INLAND MARINE

Curt Omlie, Northeast Region

O: 470.539.5360 | C: 678.622.9850 |
curt.omlie@westchester.com

Kellan Quinn, Southern Region

O: 678.795.4314 | C: 678.294.3531 |
kellan.quinn@westchester.com

Submission Address: inlandmarine@westchester.com

Fiona Shannon, Western Region

O: 415.547.4554 | C: 415.385.8436 |
fiona.shannon@westchester.com



CASUALTY

Dean Andrighetto, EVP

O: 415.547.4545 | C: 415.250.1079 |
dean.andrighetto@westchester.com

Jonathan Ray, Southeast Region

O: 678.795.4269 | C: 678. 925.6425 |
jonathan.ray@westchester.com

Mary Dahle, SVP, Midwest Region

O: 312.775.7930 | C: 773.383.7019 |
mary.dahle@westchester.com

Tom McLaughlin, Northeast Region

O: 617.261.6227 | C: 617.831.8963 |
thomas.mclaughlin@westchester.com

Submission Addresses:

casualty@westchester.com
westchesterlifesci@westchester.com
railroad@westchester.com
transportation@westchester.com

Roger Perriard, Western Region

O: 415.547.4548 | C: 415.238.6172 |
roger.perriard@westchester.com

Cate Whiddon, Railroad

O: 214.754.8254 | C: 214.422.8922 |
catherine.whiddon@westchester.com

Roger Murphy, Transportation

O: 215.640.4614 | C: 610.202.7353 |
roger.murphy@westchester.com

Kathleen Foxx, Life Sciences

O: 410.659.4307 | C: 443.904.3754 |
kfoxx@westchester.com



WESTCHESTER PROGRAMS

We specialize in developing customized niche solutions for program administrators and managers to help them build programs that succeed. We focus on risk transfer programs for a wide range of commercial businesses, supporting all lines. Admitted and non-admitted products available.

Franklin Sanders, EVP Programs

215.640.1216 | fdsanders@westchester.com

Jonathan Thomas, SVP Underwriting

908.860.4812 | jgthomas@westchester.com

Carol Dennis, VP Program Manager

215.640.4467 | carol.dennis@westchester.com



WESTCHESTER BINDING

Westchester Binding was built to make specialty insurance a better experience for brokers and their small business clients. We are one of the fastest-growing providers of small business insurance and offer comprehensive specialty products available online quote to issue.

Our underwriting professionals are dedicated to seven regions across the country:

- Northeast
- Southeast
- Mid-Atlantic
- Southwest
- Midwest
- West
- Northwest

UNDERWRITING PRODUCT LEADERS

Dave Charlton, Executive Vice President Westchester Binding

Commercial P&C

- Dave Roberts, SVP – david.roberts@westchester.com | O: 484.321.4108 | C: 267.788.1240
- Eric Bouskill, VP – eric.bouskill@westchester.com | O: 484.321.4162 | C: 267.449.5911
- Diane Griffin, VP – diane.griffin@westchester.com | O: 484.321.4110 | C: 215.880.0615
- Ginny Daversa, AVP, Senior Underwriting Officer – ginny.daversa@westchester.com | 484.321.4117
- Jessica McMahon, VP, Service Leader – jess.mcmahon@westchester.com | 484.321.4218
- Eileen Keenan, Manager, Binding Operations – eileen.keenan1@westchester.com | 484.321.4225
- Haley Challenger, Operations Process Supervisor – haley.challenger@westchester.com | 484.321.4721

Management & Professional/Cyber Liability

- John Carini, VP – john.carini@westchester.com | O: 484.321.4105 | C: 267.761.8363
- Renewals
- Rob O'Connor, AVP – rob.oconnor@westchester.com | O: 484.321.4125 | C: 267.559.3496

Business Development – Westchester Binding

- Ken Moses, SVP – ken.moses@westchester.com | O: 484.321.4119 | C: 610.299.1405

NORTHEAST REGION

Commercial P&C

- Brandon Boyd, AVP, Regional Team Leader – brandon.boyd@westchester.com | 302.476.6203
- Zack Amole – zachary.amole@westchester.com | 484.321.4141
- Marielle Tramo – marielle.tramo@Westchester.com | 484.321.4376
- John Lorio (NY) – john.lorio@westchester.com | 484.321.4377
- Michael Ciccone – michael.ciccone@westchester.com | 484.321.4753
- Andrea Meaux – andrea.meaux@westchester.com | 484.321.4150

Policy Servicing

- Corey Fitzgerald (NY) – crsbinder@chubb.com | 484.321.4733

Renewals

- Matthew Stubbolo – matthew.stubbolo@westchester.com | 484.321.4780 New York (customers A-M)
- Brandi Koehler – brandi.koehler@chubb.com | 484.321.4373 New York (customers N-Z)
- Pablo Zegarar – pablo.zegarar@westchester.com | 484.321.4371 ((NJ, CT, NH, VT, RI, ME)

BDS/Concierge services Rush Request When You Need it Now!

- Erin Morrissey – erin.morrissey@westchester.com | 484.321.4202

Management Liability

- Joe Lacatena – joseph.lacatena@westchester.com | 678.795.4161
- Jason Moran – jason.moran@westchester.com | 484.321.4159

Renewals

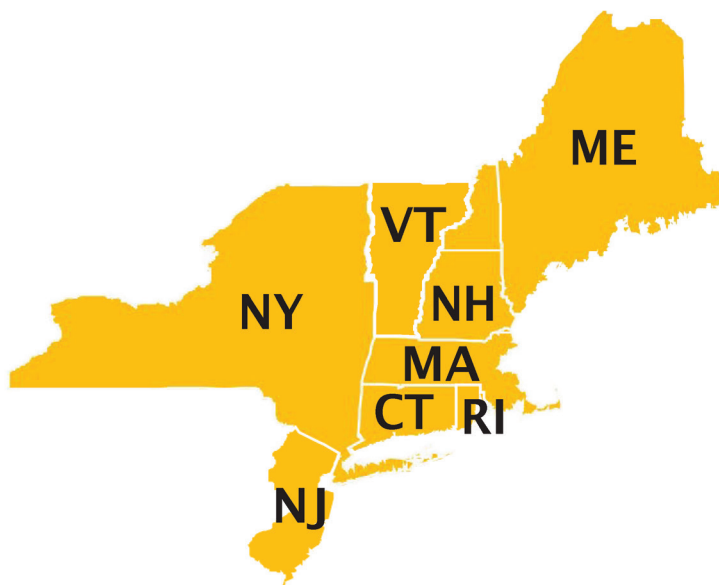
- Andrew Luskin – andrew.luskin@westchester.com | 484.321.4734

Professional/Cyber Liability

- Jaclyn Ambrose – jaclyn.ambrose@westchester.com | 484.321.4104
- Matt Slowey – matthew.slowey@westchester.com | 484.321.4128 (Cyber/Tech Lead)

Renewals

- Christina Kane – christina.kane@westchester.com | 484.321.4224



MID-ATLANTIC REGION

Commercial P&C

- Matthew Durkin, AVP, Regional Team Leader –
matthewp.durkin@westchester.com | 484.321.4354
 - JeanneMarie Magill –
jeanniemarie.magill@westchester.com | 484.321.4791
 - Keyson Dingle – keyson.dingle@westchester.com |
484.321.4741
- Policy Servicing
- Lynsi Colletti – crsbinder@chubb.com | 484.321.4227
- Renewals
- Christopher Holoman –
christopher.holoman@westchester.com | 484.321.4380

BDS/Concierge services Rush Request When You Need it Now!

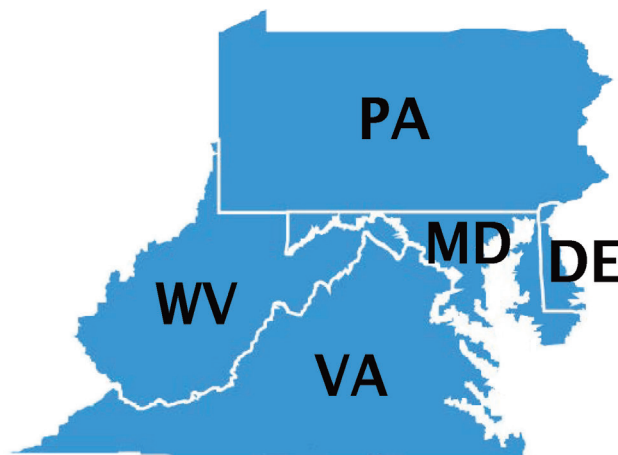
- Sean Griffin – sean.griffin@westchester.com |
484.321.4737

Management Liability

- Brian Moran – brian.moran@westchester.com |
484.321.4114
- Renewals
- Stephen DeLuca – stephen.deluca@westchester.com |
484.321.4186

Professional/Cyber Liability

- Jaclyn Ambrose – jaclyn.ambrose@westchester.com |
484.321.4104
 - Katie McDonough – katie.mcdonough@westchester.com |
484.321.4397
 - Matt Slowey – matthew.slowey@westchester.com |
484.321.4128 (Cyber/Tech Lead)
- Renewals
- Christina Kane – christina.kane@westchester.com |
484.321.4224



MIDWEST REGION

Commercial P&C

- Matthew Durkin, AVP, Regional Team Leader – matthewp.durkin@westchester.com | 484.321.4354
- Nina Cieri – nina.cieri@westchester.com | 484.321.4160
- Michael Walsh – michael.walsh@westchester.com | 484.321.4157
- Colin Cameron – colin.cameron@westchester.com | 312.529.6738

Policy Servicing

- George Matthews – crsbinder@chubb.com | 484.321.4796

Renewals

- Harrison Brakewood – harrison.brakewood@westchester.com | 484.321.4789

BDS/Concierge services Rush Request When You Need it Now!

- Joe Nath – joseph.nath@westchester.com | 484.321.4201

Management Liability

- Charlie Moore-Gillon – charles.mooregillon@westchester.com | 312.612-8909
- Pat Dougherty – pat.dougherty@westchester.com | 484.321.4223

Renewals

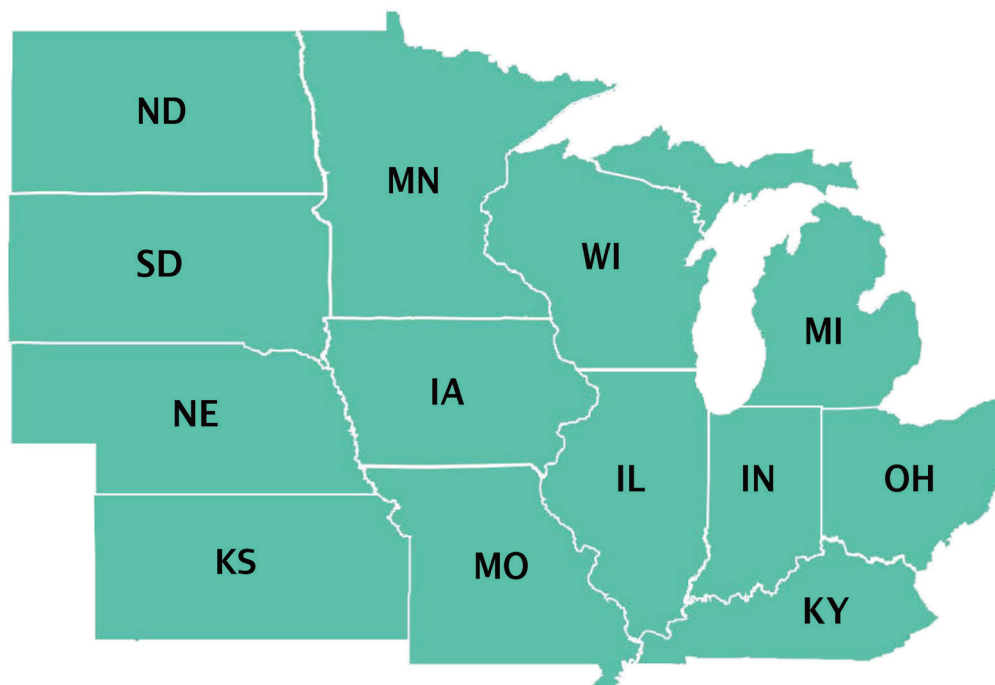
- Ryan Seely – ryan.seely@westchester.com | 484.321.4223

Professional/Cyber Liability

- Rick Amanto – rick.amanto@westchester.com | 484.321.4123
- Blair Stilling – blair.stilling@westchester.com | 312.889.5334

Renewals

- Adam Schaefer – adam.schaefer@chubb.com | 484.321.4381



NORTHWEST REGION

Commercial P&C

- Nicole Kline, Regional Team Leader –
nicole.kline@westchester.com | 484.321.4138
- Maryann Sitowski – maryann.sitowski@westchester.com |
484.321.3221

Policy Servicing

- George Matthews – crsbinder@chubb.com |
484.321.4796

Renewals

- Courtney Donato – courtney.donato@westchester.com |
484.321.4235

BDS/Concierge services Rush Request When You Need it Now!

- Erin Morrissey – erin.morrissey@westchester.com |
484.321.4202

Management Liability

- Kim Becker – kimberly.becker@westchester.com |
206.224.4843
- Abe Howard – abram.howard@westchester.com |
206.224.4825

Renewals

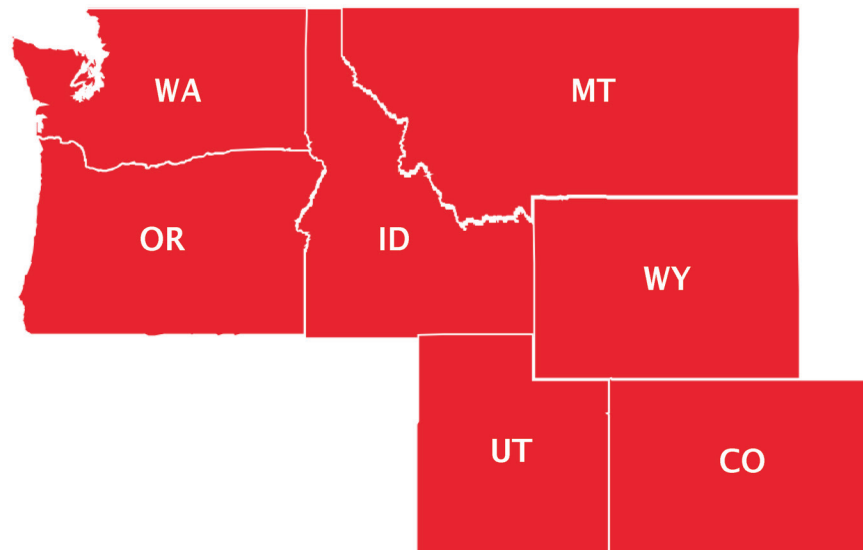
- Kim Lanham – kim.lanham@westchester.com |
484.321.4216

Professional/Cyber Liability

- Tom Stapp – thomas.stapp@westchester.com |
484.321.4370

Renewals

- Patrick Flynn – patrick.flynn@westchester.com |
484.321.4395



SOUTHEAST REGION

Commercial P&C

- Diane Griffin, VP – diane.griffin@westchester.com | O: 484.321.4110 | C: 215.880.0615
- Eric Bouskill, VP – eric.bouskill@westchester.com | O: 484.321.4162 | C: 267.449.5911
- Katie Gibson – katie.gibson@westchester.com | 214.721.7915
- Bobbi Long – roberta.long@westchester.com | 484.321.4715
- Brad Estock – bradley.estock@chubb.com | 484.321.4735
- Michael Smith – michael.smith9@chubb.com | 484.321.4200
- Danielle Gordon-Martin – danielle.gordon.martin@westchester.com | 484.321.4204

Policy Servicing

- Shamikia Brice – shamikia.brice@westchester.com | 484.321.4795
- Eric Poppke – eric.poppke@westchester.com | 484.321.4797

Renewals

- Annie Comber – anne.comber@westchester.com | 484.321.4168

BDS/Concierge services Rush Request When You Need it Now!

- Kaitlyn O'Connell – kaitlyn.oconnell@westchester.com | 484.321.4731

Management Liability

- Amy Kolesnik – amy.kolesnik@westchester.com | 484.321.4156
- Jake O'Donnell – jake.odonnell@westchester.com | 484.321.4355

Renewals

- Stephen DeLuca – stephen.deluca@westchester.com | 484.321.4186

Professional/Cyber Liability

- Katie Whitcraft – katie.whitcraft@westchester.com | 484.321.4131
- Alexandra Deguits – alexandra.degutis@westchester.com | 484.321.4399

Renewals

- Christina Kane – christina.kane@westchester.com | 484.321.4224



SOUTHWEST REGION

Commercial P&C

- Nicole Kline, Regional Team Leader –
nicole.kline@westchester.com | 484.321.4138
- Justin Augustyn – justin.augustyn@westchester.com |
484.321.4234
- Cassidy Minko – cassidy.minko@westchester.com |
484.321.4783

Policy Servicing

- Elena Zuzek – crsbinder@chubb.com | 484.321.4732
Renewals
- Michael David – michael.david@chubb.com |
484.321.4786

BDS/Concierge services Rush Request When You Need it Now!

- Joe Nath – joseph.nath@westchester.com | 484.321.4201

Management Liability

- Charlie Moore-Gillon –
charles.mooregillon@westchester.com | 312.612.8909
- Pat Dougherty – pat.dougherty@westchester.com |
484.321.4223

Renewals

- Ryan Seely – ryan.seely@westchester.com |
484.321.4223

Professional/Cyber Liability

- Rick Amanto – rick.amanto@westchester.com |
484.889.5334
- Blair Stilling – blair.stilling@westchester.com |
484.321.4153

Renewals

- Adam Schaefer – adam.schaefer@chubb.com |
484.321.4381



WEST REGION

Commercial P&C

- Nicole Kline, Regional Team Leader –
nicole.kline@westchester.com | 484.321.4138
- Maryann Sitowski – maryann.sitowski@westchester.com |
484.321.3221

Policy Servicing

- Sarah Young – sarah.young@westchester.com |
484.321.4230

Renewals

- Courtney Donato – courtney.donato@chubb.com |
484.321.4235

BDS/Concierge services Rush Request When You Need it Now!

- Erin Morrissey, Contact for San Francisco –
erin.morrissey@westchester.com | 484.321.4202

Management Liability

- Kim Becker – kimberly.becker@westchester.com |
206.224.4843
- Abe Howard – abram.howard@westchester.com |
206.224.4825

Renewals

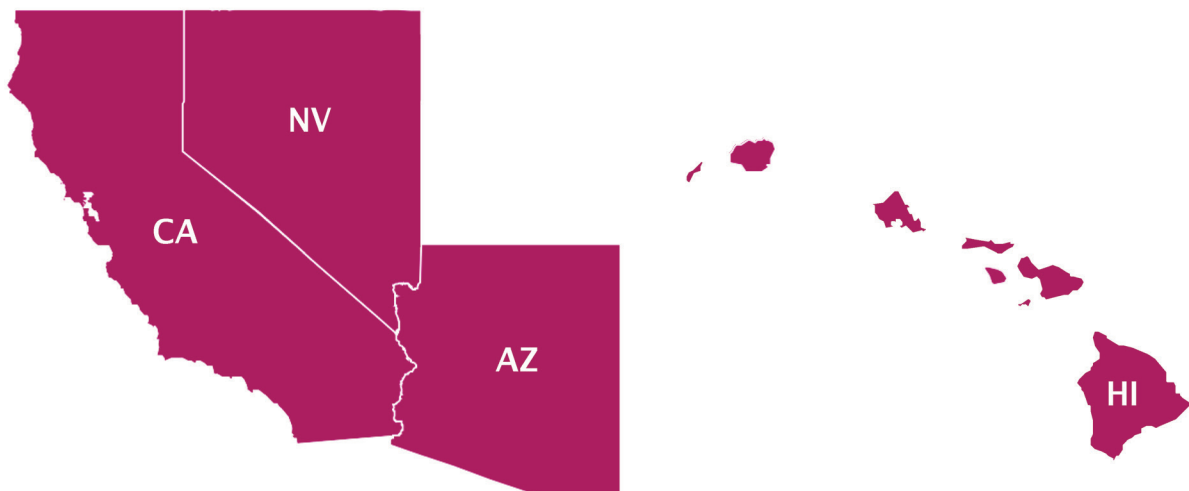
- Kim Lanham – kim.lanham@westchester.com |
484.321.4216

Professional/Cyber Liability

- Thomas Stapp – thomas.stapp@westchester.com |
484.321.4370

Renewals

- Patrick Flynn – patrick.flynn@westchester.com |
484.321.4395



WESTCHESTER MIDDLE MARKET

Westchester Middle Market is distributed through a limited number of wholesale brokers and provides broad Mono-line Property or commercial package solutions on the following industry segments: Community Association, Lessor Risk, Professional Offices, Vacant Buildings, Warehouses, and Wholesaler's/Distributors. In addition Mono-line Property coverage is also available on approximately 30 different occupancies. Middle Market targets risk with property values ranging from \$2.5 Million to \$15 Million and can consider catastrophe exposed risks. Our experienced and dedicated underwriting team provides exceptional service to help brokers win accounts.

Diane Griffin, VP

484.321.4110 | diane.griffin@westchester.com

Karen Ford, AVP

484.321.4396 | karen.ford@westchester.com
Southeast Florida, North Carolina, South Carolina,
Tennessee

Jenn Linza

214.777.4853 | jlinza@westchester.com
Texas, California

Joshua Yanek

484.321.4372 | joshua.yanek@westchester.com
West Coast Florida, Mid-Atlantic, New York, New Jersey

Michael Walsh

484.321.4157 | michael.walsh@westchester.com
Central Florida, Georgia, Midwest

Mindy Sullivan

484.321.4209 | mindy.sullivan@westchester.com
North Florida, Alabama, Louisiana, New England,
West (x-California)



WESTCHESTER INTERNATIONAL ADVANTAGE

In today's global economy more and more businesses are doing work internationally. At Westchester, we have made a commitment to this market and we understand the risks associated with global travel. That is why we provide comprehensive foreign package policies with coverage enhancements specifically tailored to fit your clients ever changing needs.

Brandon Boyd, Asst. Vice President

302.476.6203 | brandon.boyd@westchester.com

Kristin Swineford, Senior Underwriter

302.287.4173 | kristin.swineford@westchester.com

Bella Milstein

215.640.2336 | bella.milstein@westchester.com
Southeast, Alaska, Washington, Northern California, Idaho, Utah, Colorado, Mississippi, Oregon, Montana, Wyoming

Francesca Waddington

215.640.4675 | francesca.waddington@westchester.com
Arizona, Arkansas, Southern California, Hawaii, Louisiana, Nevada, New Mexico, Oklahoma, Texas

Zac Robak

215.640.4957 | zackary.robak@westchester.com
Midwest

Max Romm

215.640.4859 | max.romm@westchester.com
Mid-Atlantic, Northeast



BUSINESS DEVELOPMENT TEAM

Stephen Hood, Senior Vice President – Distribution

678.795.4374 | stephen.hood@westchester.com

Apinya Nguy, Vice President

Regional Business Development Manager Western Region,
Southern California, Nevada, and Colorado
213.215.5520 | apinya.nguy@westchester.com

Richard Reminger, Vice President

Regional Business Development Manager Midwest Region
312.720.6924 | richard.reminger@westchester.com

Evan Ryan, Vice President

Regional Business Development Manager Northern Texas,
Oklahoma, and New Mexico
214.422.9605 | evan.ryan@westchester.com

Michelle Trader, Vice President

Regional Business Development Manager Southeast Region
404.695.3524 | michelle.trader@westchester.com

Chris Boylan, Assistant Vice President

Contact for: Missouri, Kansas, Nebraska, Iowa, North Dakota,
South Dakota, Indiana, Kentucky, and Southern Ohio
314.330.5132 | christopher.boyland@westchester.com

Ernest Lucatero, Assistant Vice President

Contact for: Southern California and Arizona
626.755.7237 | ernest.lucatero@westchester.com

April Gilcreast, Vice President

Contact for: Boston, Connecticut, Maine, New Hampshire,
Vermont, and Upstate New York
617.997.2718 | april.gilcreast@westchester.com

Esther Kim, Vice President

Contact for: New Jersey and New York
201.323.4557 | esther.kim@westchester.com

Stephanie Moss, Assistant Vice President

Contact for: Southern Texas, Louisiana, and Arkansas
281.733.1360 | stephanie.moss@westchester.com

Sarah Gaulin, Business Development Manager

Contact for: Illinois, Michigan, Minnesota, Wisconsin,
and Northern Ohio
312.599.1498 | sarah.gaulin@westchester.com

Tom Nofi, Business Development Manager

Contact for: New York City and Long Island
tom.nofi@westchester.com | 516.587.9789

BUSINESS DEVELOPMENT SPECIALISTS

Erin Morrissey

Contact for: Pacific and New England
O: 484.321.4202 | erin.morrissey@westchester.com

Sean Griffin

Contact for: NY Region and Mid-Atlantic
O: 484.321.4737 | sean.griffin@westchester.com

Kaitlyn O'Connell

Contact for: Southeast
O: 484.321.4731 | kaitlyn.oconnell@westchester.com

Joe Nath

Contact for: Midwest and Southwest
O: 484.321.4201 | joseph.nath@westchester.com

About Westchester

Westchester is one of the largest and most diverse excess and surplus lines commercial property and casualty insurance companies in the United States. Focused on the wholesale distribution channel, Westchester provides innovative specialty products for property, specialty casualty, environmental, professional risk, inland marine, product recall, small business, binding and programs. The business is further distinguished by exceptional financial strength, underwriting excellence and superior claims handling expertise. Westchester is a company of Chubb, the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 30,000 people worldwide.

Additional information can be found at: **www.westchester.com**

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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Westchester[®]
A Chubb Company