



Westchester

A Chubb Company

BRIEFLY SPEAKING: A Westchester Snapshot



Westchester

A Chubb Company



The Complete Wholesale Solution for Brokerage, Binding, & Programs

- For large, complex accounts to small business, and niche programs, at Westchester, we have you covered.
- Exceptional coverage, superior underwriting & award winning technology platforms*.

To learn more visit: www.westchester.com

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 chubb.com. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines producers. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.
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*2016 Recipient of the Celent Model Insurer Award.

Welcome to NAPSLO



Bruce Kessler
Division President

Dear Valued Partners,

Welcome to the 2016 NAPSLO Annual Convention, proudly held this year in our hometown of Atlanta. We are excited to be with you at NAPSLO because this meeting not only celebrates the value of the wholesale distribution channel but also provides a rich environment conducive to collaboration and networking.

For Westchester, this has been a banner year so far. As you recall, in the first quarter, ACE Limited completed the acquisition of Chubb, making Westchester part of one of the largest publicly traded P&C insurers in the world. In parallel, we streamlined our business to focus on wholesale distribution exclusively, further aligning to meet your needs. We also introduced a series of new product solutions for small businesses through our Binding division, including coverage for restaurants, caterers, and fitness centers, just to name a few.

While we live in a digital world, where it is easy to connect with industry colleagues and peers, getting out and meeting face-to-face is still important. After all, the spirit of the E&S business centers on the importance of relationships, a belief that is also at the cornerstone of our success in Westchester. We look forward to seeing you this week and thank you for the confidence that you have shown in our business.

Sincerely,

A handwritten signature in black ink, appearing to read "Bruce Kessler".

Bruce Kessler



David Lupica
Chief Operating Officer

This is an exciting time for Westchester. Not only have we broadened our capabilities, we have also narrowed our focus to wholesale only. This new path forward allows us to create greater alignment with your business, improved access to our products and services, and importantly, an increased commitment for maximum value and customer satisfaction. In the months ahead, we look forward to working closely with you to deliver on the results that our new structure promises to deliver to your business and to your bottom-line.

Thank you,

A handwritten signature in black ink, appearing to read "Dave Lupica".

Dave Lupica



Product Overview

Bob Meyer
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Property

Westchester Property provides innovative cat and non-cat products that are generally unavailable in the standard lines insurance market. We focus solely on the wholesale distribution of specialty property products that allow us to offer our broker partners and clients creative insurance solutions to meet their unique insurance coverage needs.

- Primary Property
- Excess Property
- Difference in Conditions
- Cat Deductible Buy Backs
- Select Property

Casey Quinn, Southern & Eastern Region

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Joost Hol, Western Region

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Inland Marine

Westchester offers coverage solutions for risks of direct physical loss for bridges, tunnels, dams and other infrastructure items, for a wide variety of commercial risks, whether on a primary, excess, or quota share basis. Capacity includes major "cat" zones and the ability to consider risks of virtually any size.

- Bridges, Tunnels and other Properties
- Builders Risk
- Communication Risks
- Contractors Equipment
- Installation Coverage
- Medical Equipment
- Warehouse Legal Liability

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Fiona Shannon, Western Region

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Dean Andrighetto
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Casualty

A broad range of primary and excess specialty products focused on construction, railroad, energy, manufacturing, hospitality, and the transportation segment. Admitted and non-admitted products available for wholesale distribution.

- Specialty Core
- Railroad Liability
- Construction
- Energy/Renewable Energy
- Umbrella/Excess Coverage
- Hazardous Material and General Freight Transportation
- High Excess Liability (Excess of \$25 million)

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Professional Risk

Insurance solutions for professional and medical exposures for companies of all sizes in a broad range of industries, including complex accounts that demand underwriting expertise for management, professional, and medical liability.

- Asset Management Protector
- Digitech
- Employment Practices Liability Insurance
- Fiduciary Liability
- Miscellaneous Professional Liability
- Private D&O and Entity Liability
- CODA Premier
- Employed Lawyered E&O
- Executive Protection Portfolio
- Medical Facilities
- Privacy Protection
- Securities Broker-Dealer Professional Liability Policy

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Environmental

Policies tailored to meet the needs of the environmental community and mainstream businesses exposed to environmental liabilities through everyday operational exposures. We offer an innovative portfolio of coverages, and a wide range of limits and professional services for businesses of all sizes.

- Contractors & Consultants
- Fixed Site Properties
- Aboveground and Underground Storage Tanks
- Product Manufacturers & Distributors
- Environmental Energy

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Small Business & Tanksafe

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Rita Emig, Auto

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Florian Beerli
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Product Recall

We offer product recall coverage for component parts, consumer goods and consumable products with the flexibility to underwrite over 400 different classes of business. Coverage is available for a broad range of segments, including small, middle market, large and global accounts.

- Recall Plus
- Recall Plus for Small Business

Alexander Marti, Small Business

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Tasia Turkalo, Upper Middle Market

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Franklin Sanders
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Programs

We specialize in developing customized niche program 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. Here is a small sampling of programs we currently write:

- Auto Dealers
- Media and Broadcasters Liability
- California Private Schools (Montessori and Pre K-6)
- Computer & Technology E&O
- E&S Property
- Motorsports
- Musical Instruments
- Pet Insurance
- Real Estate
- Fairs, Festivals & Rodeos
- Waste Haulers
- Water Parks

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SVP Business Development

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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.

- IA Package Policy
- IA Edge-Accountants & Lawyers
- IA Edge-Consultants
- IA Edge-Educators
- IA Edge-Architects & Engineers
- IA Natural Disasters
- Advantage.NET
- IA.NET- Religious Organizations & Educational Institutions

Randal Wachsmuth, Team leader

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Eugene Delmonico, Underwriter

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Binding

Westchester Binding is a wholesale exclusive facility with a broad product offering designed to meet the specific needs for brokers writing small binding business. We provide you with an assigned underwriter and immediate answers to your questions if you need assistance.

- Commercial Property & Casualty
- Commercial Umbrella
- Liquor Liability
- Small Management & Professional Liability

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John Carini, Management Liability

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Diane Griffin, Commercial P&C

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Brad Lacey, Professional Liability

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Westchester Solutions Fast TrackSM

Westchester Solutions Fast Track is our award winning*, policy quote and issuance platform for the following, but not limited to:

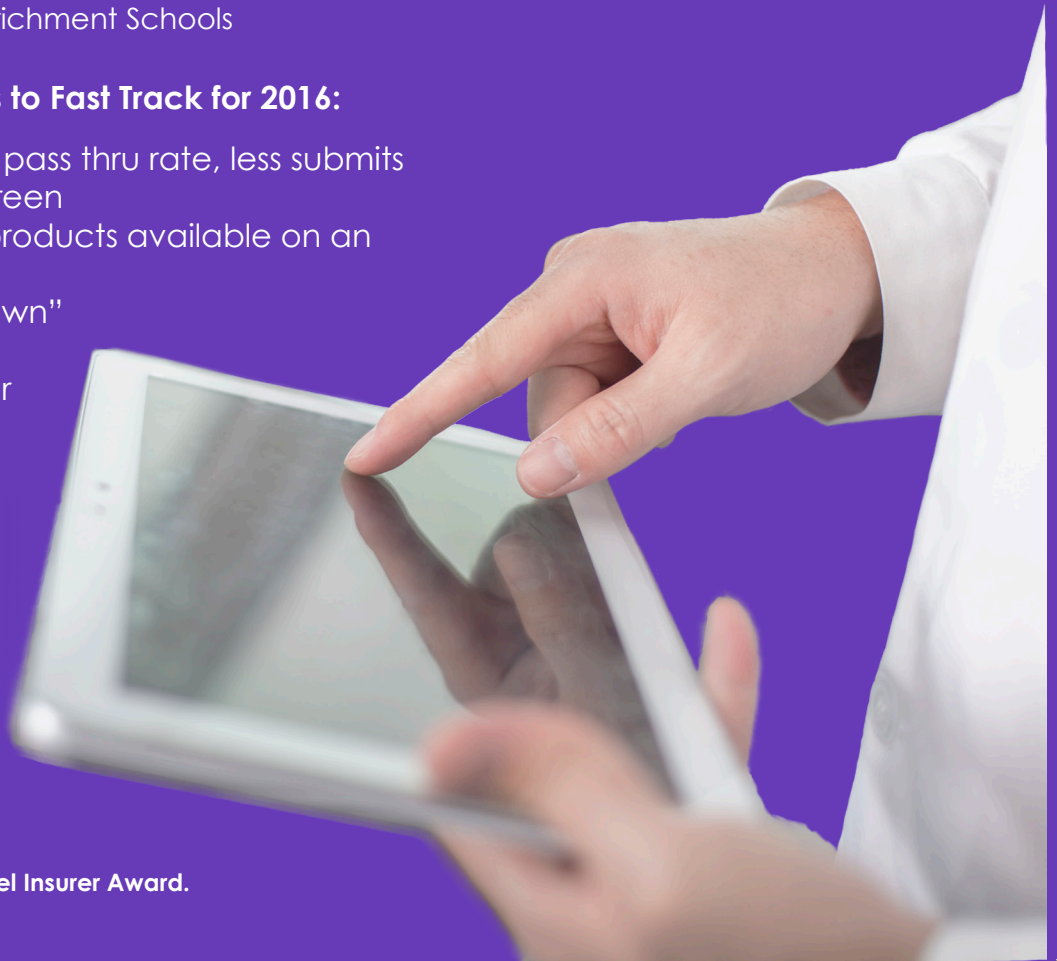
- 1-4 Family Dwellings
- Artisan Contractors
- Childcare
- Churches
- Community Associations
- EPL
- Lessor's Risk
- Liquor
- Miscellaneous E&O
- Non Profit D&O
- Professional Offices
- Professional Services
- Retail Businesses
- Social Services
- Special Events
- Truckers
- Vacant Building/Land
- Wholesalers/Distributors
- Restaurants
- Concessionaires/Caterers/Kiosks/Seasonal Lots
- Fitness Centers
- Personal Improvement/Enrichment Schools

Get started
today,
we will issue
a quote and
policy within
5 minutes

Additional enhancements to Fast Track for 2016:

- Increased eligibility and pass thru rate, less submits
- Streamlined Property screen
- Commercial Specialty products available on an E&S basis
- Ability to answer "unknown" and get a quick quote
- Easy to read quote letter including automatic umbrella indication
- Check eligibility before entering the quote system with our Class Code, Product and State Eligibility Roadmap
- Artisan Contractor Minimum Premium EZ rater

*2016 Recipient of the Celent Model Insurer Award.



Business Development Team



Steve Hood, Senior Vice President

Distribution & Business Development | 678.795.4374 | stephen.hood@westchester.com

On behalf of the entire Business Development team, I want to welcome you to Westchester! We are the feet-on-the-street, helping you to navigate our growing organization.

Our Business Development Managers have exceptional expertise and experience in the industry. We are relationship builders and are expected to know the ins-and-outs of your business, our offerings, and the industry. We pride ourselves on being responsive to your needs, identifying opportunities and solving problems.

If we have not personally visited your office yet, you can expect a visit very shortly. However, if you have an immediate need, question or concern, don't hesitate to contact me or any one of our regional representatives.

Thank you for your business,

Apinya Nguy, Vice President

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Business Development Team

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For a complete list of Westchester Underwriters please visit www.westchester.com

2016 Westchester Events

February 4-5

PLUS D&O Symposium
New York, NY

February 8-14

Group Classic
Naples, FL

Feb. 29-March 2

National Association of
Professional Surplus Lines
Offices Mid-Year Leadership
Forum
Scottsdale, AZ

March 5-8

American Association of
Managing General Agents
Automation Conference
Dallas, TX

April 3-6

American Short Line &
Regional Railroad
Association
National Harbor, MD

April 10-13

RIMS
San Diego, CA

April 19

*Product Exposition
Atlanta, GA

April 26

*Product Exposition
Chicago, IL

May 17

*Product Exposition
New York, NY

May 22-25

American Association of
Managing General Agents
Phoenix, AZ

June 21

*Product Exposition
San Francisco, CA

September 22-25

American Agents Alliance
Convention & Expo
Palm Desert, CA

September 25-28

**National Association of
Professional Surplus Lines
Offices Convention
Atlanta, GA**

November 2

*Product Exposition
Dallas, TX

*Join us at one of our regional
Product Expositions and meet
the Westchester leadership and
our Underwriters!

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

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