



# WESTROPE

## Casualty Newsletter

Happy New Year!

We hope 2007 was a good year for you personally and professionally. With 2007 a very profitable year for insurance carriers, we can expect continued aggressive competition and rate reductions for most classes.

With renewal savings, it is very timely to recommend additional coverages and/or limits to clients.

Umbrella limits are increasing as the same premium dollars go much farther in this market.

Environmental coverages are being purchased where previously clients were bare.

There is an increased level of interest in product recall and contamination insurance as a record number of high profile cases made the news in 2007. From lead contamination in toys to e-coli issues in meat and vegetables, to safety concerns over various Chinese products, these headlines demonstrate the financial and reputational risk in the sale and distribution of consumer products. We have markets that can consider product contamination and first party recall for minimum premiums starting at \$5,000. Product recall expense may be available for manufacturers starting at minimum premiums of \$25K.

Please contact your Casualty Broker for additional information.

Listed below are examples of our recent successes. We look forward to a great 2008!

### Primary Liability:

Types of Risks	Line of Business	Premium
Manufacturer Semi-Trailers	CGL-1mm/2mm/2mm - 10,000 Ded	\$ 54,000
Apartments (14,500 units)	CGL-1mm/2mm/2mm - 5,000 Ded	439,000
Special Events Promoter/Coordinator	CGL-1mm/2mm/2mm - 5,000 Ded	21,000
Waterproofing Contractor	CGL - 1mm/2mm/2mm - 5,000 Ded	25,000
Condo Wrap - CO	CGL - 1mm/2mm/2mm - 25,000 Ded	500,000
Fast Food Restaurant Chain	CGL - 1mm/2mm/2mm - 25,000 SIR	200,000
Moving & Storage	CGL - 1mm/2mm/2mm - 10,000 Ded	21,000
Street & Road Contractor	CPL - 1mm/2mm/2mm	19,850
Frozen Food Packaging	Product Recall - 1mm/1mm	68,400
Window & Insulation Contractor, primarily residential - CA	CGL - 1mm/2mm/1mm - 25,000 SIR	174,000

### Excess Liability:

Types of Risks	Line of Business	Premium
Industrial Contractor (refineries)	Lead Umbrella - \$4mm Limit	\$ 60,000
Manufacturer Semi-Trailers	Lead Umbrella - \$1mm Limit	15,000
Apartments (14,500 units)	Umbrella - \$25mm Limit	100,000
Condo Wrap - CO	Umbrella - \$25mm Limit	300,000
Electrical Contractor	Lead Umbrella - \$10mm Limit	78,000
Apt. Const. (Project Specific) - TX	Umbrella - 5mm Limit	60,000
Temporary Placement Service (in conjunction w/ Prof. Liability)	Lead Umbrella - 5mm Limit	9,500
Window & Insulation Contractor, primarily residential - CA	Excess - \$3mm Limit	57,000

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