



Casualty

Target Classes/Recent Successes

WE HAVE THE EXPERIENCE TO RESPOND TO ANY MARKET CONDITION. Our centralized business model, unique to Westrope, allows our teams to quickly share market intelligence. The result? Our casualty experts can anticipate challenges and overcome them, provide appropriate information to consistently deliver world-class services and solutions, and most important, provide the best solution possible to cover your casualty exposures. When you combine your business strengths with the skill and expertise of Westrope, you and your clients can gain a competitive advantage in today's challenging marketplace.

Target Classes (Primary and Excess)

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| Manufacturing | All classes including some incidental pollution |
| Habitational | Including apartments, condos, hotel/motel |
| Contracting | Including residential, commercial and mixed use wraps, general contractors, roofers, pool contractors, artisan, equipment rental and demolition construction |
| Hospitality | Fast food and casual dining including liquor liability, night clubs, hotel risks |
| Chemical Risks | Herbicides/pesticides as well as other classes |
| Nutraceuticals | Prescribed, generic, herbal classes |
| Medical Products | Including invasive, incidental Professional and clinical trials |
| Buffer Layers | All classes |
| IBNR Cover | All classes |
| Discontinued Products and/or Operations Cover | All classes |

Recent Accounts Primary Liability

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

Recent Accounts Excess Liability

| | | |
|---|------------------------------|-----------|
| Condo Wrap – CO | Umbrella - 25mm limit | \$300,000 |
| Apartments (14,500 units) | Umbrella - 25mm limit | 100,000 |
| Electrical Contractor | Lead Umbrella - \$10mm limit | 78,000 |
| Apt. Constr. (Project Specific) – TX | Umbrella - 5mm limit | 60,000 |
| Industrial Contractor (refineries) | Lead Umbrella – 4mm limit | 60,000 |
| Window & Installation Contractor, primarily residential – CA | Excess – 3mm limit | 57,000 |
| Manufacturer Semi-Trailers | Lead Umbrella – 1mm limit | 15,000 |
| Temporary Placement Services (in conjunction w/Prof. Liability) | Lead Umbrella – 5mm limit | 9,500 |

PROPERTY | CASUALTY | EXECUTIVE & PROF LIABILITY | BINDING AUTHORITY | LIFE SCIENCES
WORKERS' COMP | HEALTHCARE | CONSTRUCTION | TRANSPORTATION | CLAIMS | AGRIBUSINESS

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