



ace westchester

Casualty
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Louis D. Levinson
President

May 29, 2009

To our Wholesale Partners:

As a follow up to my note of 5/18/09 we have restructured our Casualty department by forming two segments, Core Construction and Specialty Casualty. As a market dedicated to you, the Wholesaler we constantly strive to improve the Westchester franchise. The primary goal of business segmentation is to bring more products to you more efficiently. Our field office structure and the Managers and underwriters in those offices will remain unchanged; however, underwriters will have a specific focus on one segment or the other.

Dean Andrighetto, SVP San Francisco is the National Segment Leader for our Construction segment which includes Primary, Umbrella & Excess placements on Construction business including practice policies, commercial wraps, artisan contractors, residential contractors and Western States business.

Adam Schnell, VP New York is the National Segment Leader for our Specialty Casualty segment which includes Primary, Umbrella & Excess placements on business other than construction including Energy, Hotel, Casino, Financial Institutions, Manufacturing, Products, Municipalities, Universities, Utilities, OL&T along with any other unique opportunities and classes.

Eric Koppang, VP Chicago is the National Business Development Manager for all Casualty segments including Core Construction, Specialty Casualty and Transportation. Eric's responsibilities for Casualty will include Producer Management, Marketing and Sales Training. Dean, Adam and Eric will also continue to manage their respective offices.

While these are significant changes in the way we do business some of the Casualty structure will remain unchanged. Bill Schmaltz, SVP Atlanta is a valued leader and meaningful contributor to this department; I value and respect Bill's daily accomplishments. Bill will continue to manage our largest office and our largest individual book of business while supporting these initiatives.

By creating these segments it is our goal to bring more products to you more efficiently, here are some of the immediate broker benefits:

- We have granted significantly more authority to segment owners in the field.
- We will be more focused on each segment providing deeper expertise and quicker response time.
- We will be building two very powerful exclusive "Wholesale Only" franchises.
- We will be adding product and expanding our appetites.
- We will be more visible in the market and more customer focused.
- We will be providing you with another access point in our organization to serve and grow your book.



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The transition will be seamless. You will continue to deal with the same experienced staff you know and trust for some accounts while expanding your relationships with other underwriters on our staff. Attached is a list of underwriters by office indicating their segment, please direct your new and renewal business accordingly.

This is an exciting time for us. We are pleased to be building two equally powerful organizations, Core Construction and Specialty Casualty that will expand our product offerings, improve our focus and service and add brand equity to ACE Westchester, a market dedicated to the Wholesaler. I am very proud of the organization we have built and can't wait to take it to the next level with your help and support.

As part of this process our underwriters, managers, segment owners and I will be charged with increasing our visibility in your offices to reinforce existing relationships and to cultivate new ones. In exchange, we hope you will provide Westchester with new business opportunities to review and consider.

Thank you for your support as we move forward, please feel free to call me with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Louis D. Levinson', written over a faint printed name.

Louis D. Levinson
President - Casualty
ACE Westchester



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Atlanta Office

Contact	Segment	Phone	Email
Bill Schmaltz	Manager, SVP	678-795-4131	Bill.schmaltz@acegroup.com
Kim Griffith	All	678-795-4133	Kim.griffith@acegroup.com
Bill Wall	Construction	678-795-4128	Bill.wall@acegroup.com
Steve Kroenke	Construction	678-795-4126	Steve.kroenke@acegroup.com
Brian Levin	Construction	678-795-4087	Brian.levin@acegroup.com
Susan Hollowell	Construction	678-795-4185	Susan.hollowell@acegroup.com
Mark Richmond	Specialty Casualty	828-862-5465	Mark.richmond@acegroup.com
Rachel Willis	Specialty Casualty	678-795-4247	Rachel.willis@acegroup.com

Chicago Office

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Eric Koppang	Manager, VP	312-775-7934	Eric.Koppang@acegroup.com
Mary Dahle	Construction	312-775-7930	Mary.dahle@acegroup.com
Lennox Marshall	Construction	312-775-7939	Lennox.marshall@acegroup.com
Robert Patka	Specialty Casualty	312-775-7938	Robert.patka@acegroup.com

New York Office

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Adam Schnell	Manager, VP	212-453-3636	Adam.schnell@acegroup.com
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Stefan Nicosia	Construction	212-453-3639	Stefan.nicosia@acegroup.com
Jackie Tilleli	Construction	212-453-3642	Jacqueline.tilleli@acegroup.com
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Jack Doyle	Construction	212-453-3629	John.doyle@acegroup.com
Mark Fuderanan	Specialty Casualty	212-453-3632	Mark.fuderanan@acegroup.com
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San Francisco Office

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Scott Butler	Construction	415-547-4546	Scott.butler@acegroup.com
Kevin Pollock	Construction	415-547-4542	Kevin.pollock@acegroup.com
Jackie Fong	Construction	415-547-4547	Jackie.fong@acegroup.com
Diane Anzore	Specialty Casualty	415-547-4544	Diane.anzore@acegroup.com
John Fook	Specialty Casualty	415-547-4551	John.fook@acegroup.com



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Philadelphia Office – Transportation

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Dennis Burton	Manager, SVP	215-640-1808	Dennis.burton@acegroup.com
James Williams	Transportation	215-640-1523	James.williams@acegroup.com
Jennifer Tommuscheit	Transportation	215-640-4192	Jennifer.tommuscheit@acegroup.com