



# ACE WESTCHESTER

## *Small Umbrella*

*As a market leader in Excess and Surplus lines products Westchester understands the need to place smaller umbrella policies both efficiently and with competitive pricing. In order to best serve our wholesale broker community, we have created a dedicated business segment to handle small umbrella business that meets all of our current standards with the added benefit of lower minimum premiums.*

### **Small Umbrella Advantages**

- Admitted paper available in most territories
- Financial strength - A+ Rating by A.M. Best and S&P
- \$10,000,000 Capacity
- Target risks where we can write primary GL in conjunction with umbrella
- Offer true umbrella cover via ISO umbrella form (12/04)
- Dedicated, experienced underwriters in Chicago and San Francisco
- Dedicated umbrella claims staff



**ACE Westchester**

### **Producer Benefits**

- Franchise value - Our products are only distributed through wholesalers
- Ability to offer supported and unsupported cover
- Can write over "A-6" rated carriers with a minimum attachment point of \$1,000,000
- \$10,000 target minimum premium
- One touch service insuring quick turnaround

### **Target Risk Profile**

- Small commercial clients who need coverage backed by the financial strength of the ACE Group
- Broad class of business appetite
- Small fleets
- Low maintenance

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