

Marketing Results

Property – Hub spoke with both Affiliated FM and Travelers as possible alternative municipality markets. These alternative markets are not willing to compete with existing Chubb rate structure at this time. . Additionally, neither alternate can include a key coverage component within their form to match Chubb - the auto fleet catastrophic (garage / lot) coverage.

Liability Lines (the following markets declined to quote a/o were non-competitive with AWAC

- Princeton
- Genesis
- Safety National
- One Beacon
- Brit
- *Any indications provided were in the \$250k+ range vs. AWA renewal quote of \$171k*

Excess Workers Comp

- Safety National – quoted. Optional premium quoted to increase SIR to \$1M from \$650k/\$750k
- Arch – not competitive. Would need a minimum of \$1,000,000
- Midwest Employers - not competitive. Would need a minimum of \$1,000,000
- Midlands (NY Marine) – now part of Safety National

Excess Liability/Umbrella

- Allied – quoted Hallmark – quoted Great American - quoted
- Markel – declined due to jail/airport exposure
- Berkley - declined
- Munich RE – declined prefer lower attachment point and not competitive with Allied
- Old Republic – declined prefer lower attachment point and not competitive with Allied
- Endurance – quoted – not competitive - mandatory exclusions on public officials, airports, etc.
- Starstone – withdrew from market.
- Nationwide – withdrew from market
- Axis – declined
- WH Green – declined
- Scion – withdrew from market.
- Navigators – declined
- Great American Custom – declined
- IAT – declined

Cyber / Excess Cyber Liability

- AIG – incumbent – quoted
- Axis – quoted
- Corvus – quoted – not competitive
- Coalition – quoted – not competitive
- Chubb – indication – not competitive

- AXA XL – indication – not competitive
- Everest – declined
- HDI – declined
- Travelers – declined
- C N A – non-responsive / declined
- Berkley – non-responsive / declined