

Excess Casualty

Go above and beyond.



**With the right commercial umbrella insurance policy, you get more than sound coverage. You get the confidence you need to pursue business opportunities in a world where high exposure liability claims are often par for the course.**

Excess Casualty, a division of Chartis, has been giving customers this confidence for 50 years. Our customers are confident that we have the enduring market commitment and capacity to protect their businesses not only this year, but for years to come. They know that if they face a claim, we have exceptionally skilled litigators and claims analysts ready and able to successfully defend them and help mitigate losses. Indeed, even before a claim is made, we put our expertise to work to help our customers manage crises and minimize losses.

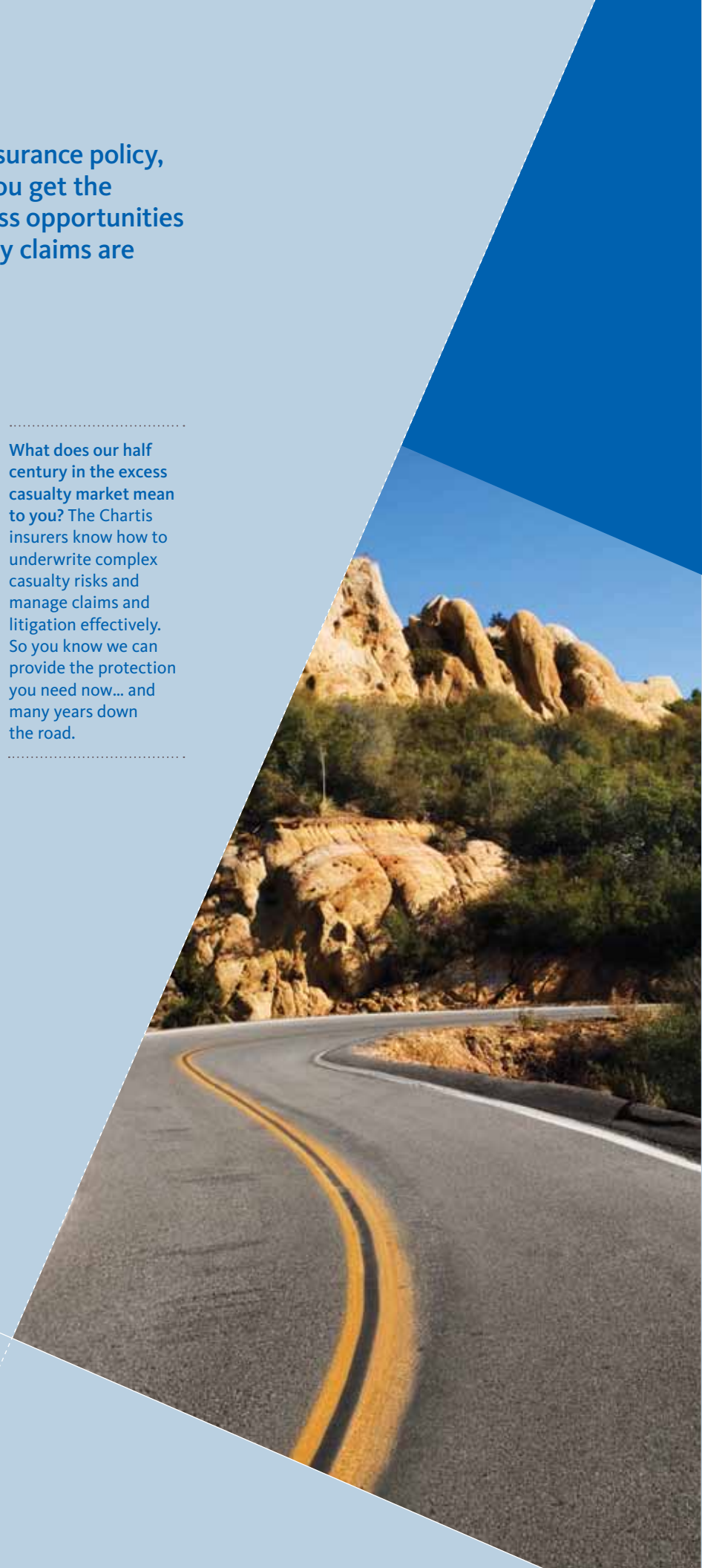
#### **A Precision Focus on Your Risk**

Excess casualty risks are large, complicated and dynamic...and Chartis keeps pace with them all. Regardless of the size or sector of your business, the Chartis insurers protect you with smartly-crafted coverage. We have hundreds of excess casualty-dedicated underwriters and support staff worldwide including specialists devoted solely to solutions that optimally respond to specific industries and market segments, such as construction, real estate and financial institutions.

Your claim will also be in the hands of specialists who have successfully managed the same or similar types of claims many times before — whether it's a complex, toxic tort claim or a construction defect claim. Chartis customers are able to sleep more easily knowing that we have handled more high-limit casualty claims — and more complex casualty claims — than any other insurance organization. Our professionals measure their experience not in years, but in decades.

We use our experience to help you see around the corners, prepare for emerging risks, develop better defense strategies, and cover unique facets of exposures. The benefit of our experience is also at your fingertips via our Claims Archive, an online database of thousands of real-life claim scenarios that enable you to assess your risk and benchmark liability exposure and insurance limits.

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**What does our half century in the excess casualty market mean to you?** The Chartis insurers know how to underwrite complex casualty risks and manage claims and litigation effectively. So you know we can provide the protection you need now... and many years down the road.  
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50 years Underwriting  
Excess Casualty Risks

– #1 in Umbrella/Excess policy  
counts and policy premiums  
(2010 RIMS Benchmark Survey)

– #1 Umbrella Liability  
2009 P&C National Underwriter  
Risk Manager Choice Awards  
(Flaspöhler Research Group survey)

## Industry-Leading Protection and Prevention: Umbrella Prime® with CrisisResponse®

Umbrella Prime, a commercial umbrella policy issued by the Chartis insurers, can be underwritten for virtually any class of business and tailored for specific risks.

CrisisResponse, included with all Umbrella Prime policies, further equips our customers to effectively manage through a casualty crisis, helping minimize ultimate damages. This companion insuring agreement provides a separate \$250,000 limit in addition to the umbrella limit for a company in crisis to pay immediate expenses associated with managing the crisis management event — from temporary living expenses to medical and funeral expenses for victims and their families. Another \$50,000 limit is available in addition to the umbrella limit to pay fees of a public relations firm to support our customers' strategic and appropriate public response to a crisis management event.

All Umbrella Prime policies include CrisisResponse — coverage that helps protect the finances, reputation, and customer relationships of companies in crisis.

While casualty crises may be uncharted waters for our customers, our professionals are highly trained in dealing with them. As part of CrisisResponse, our claims specialists are also available 24/7 to help our customers “triage” a crisis management event.

## An Expert Eye on Your Industry: XSEnhanced®

Pressing casualty exposures outside the “follow form” arena are easily and efficiently addressed with XSEnhanced — a suite of coverage enhancements that extend policies to critical risks of particular industries. Policies in this growing suite address risks such as the discrimination exposures of retailers, and the food-borne illness and professional liability exposures of restaurants and grocers.

## Global Coverage, Optimized: Passport For Excess Casualty

If you have international operations and subsidiaries, Passport for Excess Casualty will serve you well. This global service platform streamlines the process of obtaining excess casualty policies aligned with local laws, regulations and customs in particular jurisdictions worldwide. Along with locally-admitted coverage, you gain access to the experienced local litigation and claims resources of Chartis' global network. So you can be assured of effective insurance and claims support, wherever you operate.

Chartis insurers can underwrite your primary general liability, excess casualty and catastrophic excess layers — so you build a consistently strong tower of protection, and lock-in more effective and “synergistic” claims handling at every stage.

## It's all here. Claim and Litigation Management

Rest assured that you will have some of the top legal and claims management resources available to you both in court and in defending claims. Chartis has long-standing relationships with some of the leading legal defense firms and forensic and evidence experts nationwide and worldwide.

In addition, we have a long record of success in claims handling and litigation. Plaintiffs' attorneys know we will be well prepared to litigate skillfully on your behalf. This works to your advantage in negotiating efficient settlements, helping mitigate losses, and shielding your loss experience.

Experience keeps our customers out front: We often plan defense strategies and initiate potent loss control measures for customers before a formal lawsuit is filed.





## Setting the Bar In Claims Handling

### What can you expect in a claim?

- Expert guidance from specialists who know what to anticipate at every turn — and what strategies work best in particular venues and with particular plaintiffs’ attorneys.
- Best-in-class resources working for you around the globe, from investigators, to forensic specialists, to in-house and outside attorneys.
- Innovative litigation management, including mock trials and shadow jury tactics to hone defense strategies throughout trial.
- Ongoing collaboration by claims professionals co-located with underwriters, and a process that is transparent to you.
- Convenient access to essential information — from the online claim benchmarking provided through the Claims Archive, to the best practices safety training and risk information of our RiskTool System.
- Continuity of claims handling, with seamless service and expertise from primary, through excess and catastrophic casualty programs, when Chartis insurers underwrite adjoining layers.

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Brokers get easy access to policies and midterm endorsements via eDelivery® — a web-based system that speeds policy issuance to clients, facilitates electronic archiving, and enables environmental savings.  
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## Financial Strength You Count On

Financial strength is always an important consideration when you select an insurer. It’s even more so in long-tail lines of business like excess casualty, since claims can emerge years, even decades, down the road. By any measure, the financial strength of the Chartis insurers is robust and enduring.

In all of the areas that matter to our customers — underwriting and claims expertise, market experience and commitment, and financial strength — the Chartis insurers go above and beyond. So your business can, too.



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Excess Casualty is a division of Chartis. Chartis is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims management expertise, and excellent financial strength ratings, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com) or e-mail us at [excess.casualty@chartisinsurance.com](mailto:excess.casualty@chartisinsurance.com).

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