



Growth Enterprises

SOLUTIONS FOR GROWTH ENTERPRISES

We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively. Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

Our Products

- Excess Casualty
- Directors & Officers (D&O)
- Employment Practices Liability (EPL)
- Errors & Omissions (E&O)
- Crime and Fidelity
- Travel Accident (AD&D)
- Participant Accident (AD&D) and Accident Medical
- Contractors Pollution Liability (CPL)
- Construction Segment
(Commercial General Liability, Commercial Automobile Liability & Physical Damage, Workers' Compensation)
- Multinational and Crisis Management

Our Difference

Broker Self-Service

- Quote/Bind/Issue Platforms
 - **eExcessSM**: Excess Casualty coverage for over 670 industry classes
 - **iWorks[®]**: Not-for-Profit and Private Company management and professional liability coverages

Underwriter Service

- Skilled, dedicated underwriters delivering 48-hour submission to quote turnaround on virtually all lines

On-Demand Account Details

- Instant access to your Growth Enterprises account information via our Internet portal web site

ePolicy Issuance

- On-demand access and eDelivery of policy and endorsement documents

To learn more

call us at: 1.877.TO.SERVE

e-mail: geinfo@chartisinsurance.com

visit: www.chartisinsurance.com/growthenterprises

Appetite Guide

Excess Casualty

Submissions: geexcesscasualty@chartisinsurance.com

Fax: 866.741.2874

(For businesses with up to \$25M in annual sales)

Prime Express is our Commercial Excess Liability Insurance policy designed exclusively for businesses with up to \$25M in annual sales.

eExcess, our Excess Casualty Web-based platform, is designed to make it easy to reserve, quote, bind and issue excess casualty accounts 24 hours a day, 7 days a week without underwriter involvement. The system can also be used to process endorsements online.

XSEnhanced: Real Estate® and **XSEnhanced: Restaurants®** are collections of endorsements designed to work with the Prime Express policy to address the unique exposures of these industries.

Key Advantages:

- Monoline Excess Casualty coverage with limits up to \$25M over Commercial General Liability, Commercial Automobile Liability, Employer's Liability, Employee Benefits Liability, Liquor Liability, Foreign Liability, Printer's Professional, Mortician's Professional, and Beautician's Professional (Commercial General Liability required, limits up to \$10M available online)
- Flexible competitive rating
- Quote and bind over 670 SICs using our online platform, eExcess, and receive policy documents electronically using eDelivery. Dedicated underwriters will consider most classes and limits above \$10M outside eExcess
- **CrisisResponse®**, a unique coverage offering, is included on all policies at no additional charge. Additional limits provided up to \$250,000 to help fund an immediate crisis response strategy and an additional \$50,000 to hire an approved Crisis Management firm to assist in managing communication during a crisis. **CrisisResponse** funds are outside the Excess limit

Desired Classes:

- Real Estate Management
 - Apartment Complexes
 - Plastics and Metals
 - Retail Operations
 - Hotels
 - Agriculture
 - Manufacturing
 - Lessor's Risk
- Commercial Contractors, including but not limited to:**
- Nonresidential General Contractors
 - Plumbing, Heating and Air Conditioning Contractors
 - Industrial Building/Warehouse General Contractors
 - Painting/Paper Hanging Contractors
 - Masonry and Stone Contractors
 - Floor Laying and Other Floor Work
 - Street and Road
 - Concrete Work
 - Carpentry
 - Electrical Contractors
 - Specialty Trade Contractors

Management Liability/D&O, EPL, Crime, Fiduciary/Fidelity

Submissions: gefinanciallines@chartisinsurance.com

Fax: 866.741.2875

(For businesses with up to \$25M in annual sales)

Key Advantages:

- Modular policies (**Not-For-Profit Risk ProtectorSM** and **Private Edge PlusSM**) including D&O, EPL, Fiduciary, Crime, Fidelity, Kidnap and Ransom, Employed Lawyers – sold individually or as a packaged insurance solution
- Option for additional defense limits for certain classes of not-for-profits
- Options up to \$10M in limits for D&O and EPL
- Customized terms, pricing, and online platform to allow us to write program business more competitively and quickly
- Broad appetite (excludes law firms and staffing/temp agencies)
- Key coverages available on iWorks
- **EPL Pak® Premier** included with all policies: EPL Pak Premier is a service from Jackson Lewis, LLP, a premier employment law firm with offices throughout the United States; includes Title VII harassment and discrimination training, Internet-based HR Compliance reference system, and a Recruiting, Retaining and Terminating Employees Manual
- **CrisisFund® Insurance** included with all policies: A coverage enhancement which offers up to \$25,000 to hire top public relations consultants to aid in managing negative events that can threaten an organization's reputation and financial viability

Desired Classes:

- Manufacturing
- Professional Services
- Commercial Services
- Telecom
- Not-For-Profit Organizations
- Healthcare
- Retail
- Wholesale
- High-Tech
- Biotech
- Leisure

Appetite Guide

Submissions: gefinanciallines@chartisinsurance.com
 Fax: 866.741.2875

Professional Liability/E&O

(For businesses with up to \$10M in annual sales)

Misc. Professional Liability (MPL)
Corporate Counsel Premier
Corporate Identity Protection (CIP)
Pro Tech Venture

School Leaders Risk ProtectorSM (includes D&O, E&O, and EPL)
Association Professional Liability (includes D&O, E&O, and EPL)
MuniPro[®] Public Officials Special Districts
 (includes D&O, E&O, and EPL)

Key Advantages:

- MPL form customizable to handle more complex risks
- Significant coverage enhancements on the School Leaders and MuniPro forms
- Flexible competitive rating and quick turnaround time

Desired Classes:

- Business/Management Consultants
- Miscellaneous Consultants including Public Relations, Advertising, Employment/Staffing, Collection Agencies, Marketing Consultants
- Technology Consultants
- Schools
- Government Entities, Special Districts
- Trustees
- Corporate Counsel
- Associations

Financial Institutions

Submissions: gefinanciallines@chartisinsurance.com
 Fax: 866.741.2875

(Banks up to \$1B in assets, investment management firms up to \$500M in assets under management, insurance companies up to \$100M in direct written premium, non-bank financial institutions up to \$100M in revenues)

Financial Institutions Risk ProtectorSM (FIRP)
Investment Management Insurance
Bank Card Protector

Partnership Private EdgeSM
Financial Institutions Bonds

Key Advantages:

- **Financial Institutions Risk Protector:** FIRP is a package policy that provides six separate comprehensive coverages with separate or combined limits that may be tailored to the needs of financial institutions.
 - Directors & Officers Coverage (D&O)**
 - Non-rescindable "Side A" coverage
 - Breach of contract exclusion applicable to entity only
 - Defense costs of an investigation related to a shareholder derivative lawsuit up to \$250,000
 - Errors and Omissions (E&O)**
 - Bankers Professional Liability**
 - Coverage may be provided for over 27 services including services as a receiver or trustee in bankruptcy and loan servicing, as well as Lenders Liability coverage
 - E&O Insurance Company Liability**
 - Included for bad faith claims and extra contractual liability claims
 - **Investment Management Insurance**
 - Our customizable package offers four basic coverages, specifically designed for Investment Advisors including Professional Liability coverage, Mutual Fund coverage, Directors & Officers coverage and Distributor coverage.
 - In addition coverage for Cost of Corrections and Cost of Investigations may also be added by endorsement.
 - **Bank Card Protector**
 - This insurance product protects issuing banks from fraudulent transactions using lost, stolen or counterfeit bank cards. This product also pays for some of the bank's expenses to replace compromised cards.
 - **Partnership Private Edge**
 - Coverage for all general partners of the limited partnership
 - Coverage for the limited partnership for security claims
- **Employment Practice Liability Coverage (EPL)**
 - Coverage for third-party sexual harassment
 - Employment CrisisFund[®]
 - EPL Pak Premier
- **Net Advantage Security & Privacy Liability**
 - Coverage is included for liability arising from:
 - A failure of the insured's network security
 - A failure to protect or wrongful disclosure of private or confidential information
- **Employed Lawyers Professional Liability**
- **Fiduciary Liability Insurance**

Desired Classes:

- Banks
- Investment Advisors
- Insurance Companies
- Non-Bank Financial Institutions (Credit Unions)
- Partnerships

Appetite Guide

Submissions: geconstruction@chartisinsurance.com
 Fax: 866.451.0765

Construction

Workers' Compensation Commercial General Liability (CGL)

Commercial Automobile Liability & Physical Damage (Auto)

Key Advantages:

- Premium and Policy Program Offered
- **Workers' Compensation, CGL and Commercial Auto:** \$100,000 minimum premium for all coverages combined
 * Any two lines may be written together on a case by case basis.
- For Specialty Workers' Compensation division renewals, we will write the CGL and Commercial Auto (subject to our \$100,000 minimum premium for the CGL and Commercial Auto coverages combined)
- For Lexington Insurance Company's CGL renewals, we will write the Workers' Compensation and Commercial Auto (subject to our \$100,000 minimum premium for the Workers' Compensation and Commercial Auto coverages combined)
- For Monopolistic states where CGL and Commercial Auto are only available, the minimum premium for both coverages combined is \$50,000
- Workers' Compensation, CGL, and Commercial Auto written guaranteed cost
- Automobile Physical Damage deductible starts at \$1,000 (based upon value of unit(s))
- Access to Growth Enterprises Excess Casualty and Environmental, as well as Global Energy Property to round out the Program

Desired Classes:

Contractors in all states except those domiciled in Alabama, Louisiana or in the five boroughs of New York City

• Eligible Classes:

- Plumbing
- HVAC
- Painting
- Carpentry
- Street and Road
- Masonry
- Excavation
- Electrical
- Concrete
- Millwright
- Sewer and Water

• Ineligible Classes; includes but not limited to:

- General Contractors (will consider Workers' Compensation and Auto subject to \$100,000 minimum premium)
- Residential Contractors (single family/town homes/condos)
- Roofers
- USL&H Contractors
- Marine Contractors
- Demolition Contractors
- Airport Related (air-side) Construction
- Asbestos Contractors
- Tunneling Contractors
- Iron/Steel/Crane Classes
- Construction Suppliers (e.g. Redi Mix; Dirt, Sand and Gravel Hauler; Truckmen, Material Suppliers/Wholesalers; Concrete Pumpers and Tree Trimmers)
- Contractors with non-Construction Operations (e.g. Farms, Ranches, Retail Stores)
- Sprinkler Contractors (installation and design; will consider Workers' Compensation and Commercial Auto subject to \$100,000 minimum premium)

Environmental

Submissions: geenvironmental@chartisinsurance.com
 Fax: 866.741.2874

(For businesses with up to \$10M in annual sales)

Contractors Pollution Liability Insurance (CPL) – coverage for pollution conditions

Key Advantages:

- Coverage can be expanded to include Microbial Matter
- Policies can be written on a blanket or project-specific basis
- Coverage can be offered on a claims-made or occurrence basis subject to underwriting
- Most contractors' GL coverages exclude lead, silica, asbestos, and microbial matter. These potential gaps in coverage can be addressed by the Contractors Pollution Liability coverage

Desired Classes:

Commercial and Residential Contractors including, but not limited to, the following:

Construction:

- Construction Managers
- General Contractors
- Home Builders
- Demolition
- Street and Road
- Sewer and Utility
- Marine

Environmental:

- Abatement
- Site Restoration
- Emergency Spill Response
- Hazardous/ Non-Hazardous Site Cleanup

Operators and Maintenance:

- Airport Fueling/FBOs
- Water/Waste Water Plant Operations

Trade:

- Electrical
- Industrial
- Pipeline
- HVAC
- Mechanical

Appetite Guide

Accident & Health

Submissions: geaccident&health@chartisinsurance.com
 Fax: 866.843.4408

(For organizations with up to 300 employees)

Travel Accident/AD&D

- AmbassadorSM (Business Travel Accident)
- Basic and Voluntary AD&D

Participant Accident/AD&D

- Accidental Death & Dismemberment and Accident Medical
- International Travel Accident

Key Advantages:

- Almost every employer has employees that travel (domestically and internationally). **Ambassador** provides high-value, low cost coverage that includes valuable travel assistance benefits and helps employers retain employees
- Students preparing for a global community are more frequently traveling abroad and increasing numbers of missionaries and volunteers now serve their causes in foreign countries. Our International Travel Accident insurance offers around-the-clock accident medical expense and emergency coverage to help these groups cover travelers if they become injured or ill while they are away from the United States

Desired Classes:

Travel Accident/AD&D:

- Ambassador (Business Travel Accident),
 Basic & Voluntary AD&D
- Schools
 - Manufacturing
 - Professional Services
 - Associations
 - Commercial Services
 - Travel Agents
 - Public Officials
 - Consulting
 - Construction
 - Real Estate
 - Transportation
 - Energy Companies

Participant Accident:

- Accidental Death & Dismemberment/
 Accident Medical
- Day Care Centers
 - Youth Sport Leagues
 (Soccer, Tennis, Volleyball, Golf, Swimming,
 Softball, Basketball)
 - Camps
 - Volunteer Organizations
 - Theatre Groups
 - Colleges
 - Universities
 - Churches

Multinational

Submissions: worldsource@chartisinsurance.com

WorldRisk Foreign Commercial Package

WorldRisk Foreign Commercial Package is designed for U.S. and Canadian-based companies having exposures – either people or products overseas. Customers can select from nine different coverages in order to ensure the package is tailored to meet a variety of overseas risks. Available coverage options include Foreign Commercial General Liability, Foreign Business Automobile Liability, Foreign Comp Elite[®], Foreign Travel Accident & Sickness, Foreign Commercial Property, Marine Ocean Cargo, Foreign Commercial Crime, Kidnap & Ransom/Extortion and Political Risk.

Key Advantages:

- One comprehensive insurance package – one policy – one invoice
- Limits and premiums are available in either U.S. or Canadian dollars
- Provide access to 24-hour emergency medical and travel assistance services
- Technical capabilities include the ability to rate and quote in minutes, same-day binding and issuance and electronic delivery of policies

Desired Classes:

- Foreign Exporters and Importers
- Overseas Manufacturing
- Colleges, Schools – Foreign Travel
- Study Abroad Programs
- Not-for-Profit Organizations
- Service Companies
- Consulting
- Researchers
- Financial Institutions

Appetite Guide

Submissions: worldsource@chartisinsurance.com

Crisis Management

CrisiSolutionSM is our comprehensive package of vital services and insurance protection to respond to a number of crisis events that can occur while traveling or residing in various “hot spots” and major city centers worldwide.

Contaminated Products Protector[®] (CP2) and Contaminated Products Protector Plus (CP3) provides coverage for recall expenses, business interruption costs, rehabilitation expenses and consultant and advisor costs in the event of an accidental contamination, malicious product tampering (MPT) or product extortion.

RecallResponse[®] provides coverage for first-party expenses and third-party compensatory damages such as business interruption and brand reputation damage in the event of a product recall.

Key Advantages:

CrisiSolution:

- Expanded list of Insured Events to include Disappearance, Hostage Crisis, Threat, Kidnapping, Extortion (against persons and property), Wrongful Detention and Hijacking
- Broader defined terms of Insured Persons, Relatives and Employees
- Around the clock coverage for Insured Persons and relatives, whether business related or otherwise
- Additional endorsements and coverage extensions including value of Products, Evacuation/Repatriation Expense, Child Abduction, Express Hijacking and Assault Expense
- Medical expenses extended up to 36 months post-incident
- Exceptional consultant, medical and emergency travel assistance services in conjunction with our partners Travel Guard, a Chartis company; Clayton Consultants; and Edelman

CP2/CP3/RecallResponse:

- CP3 allows clients to choose additional coverage options for Product Refusal, Third Party Recall and Intentionally Impaired Ingredients on a menu basis
- Limits are available of up to \$50 million for Malicious Product Tampering, \$10 million for Accidental Contamination and \$10 million for RecallResponse
- We utilize best-in-class, industry-recognized expert consultancies, such as NSF International and Edelman, to assist in quality audits, product safety education and crisis response

Desired Classes:

CrisiSolution:

- All Classes

CP2/CP3:

- Fruit
- Vegetables
- Ingredient Suppliers
- Dairies
- Bakeries
- Beverages
- Supermarkets (Except Meat Packing)
- Distilled Spirits
- Beer and Wine
- Confectionaries
- Snack Foods

RecallResponse

- Ingredient Manufacturing and Supply
- Food and Beverage
- Seafood
- Pharmaceuticals
- Packaging
- Flavors and Fragrance
- Meat Processing
- Chemicals (Food and Cosmetic Grade)
- Medical Devices

Appetite Guide

ePlatforms

Call us at 1.877.TO.SERVE
e-mail: geinfo@chartisinsurance.com

With business moving at a record pace, staying ahead of your competition is more important than ever. That means managing your clients' insurance needs quickly and efficiently – and in real-time.

At Growth Enterprises, we understand the importance of giving you the tools you need to succeed in satisfying your clients' needs – and growing your business.

Our suite of ePlatforms enable you to quote, bind, and issue policies in one streamlined easy motion as well as manage your complete relationship with our Division.

eExcess: Allows you to reserve, quote, bind and issue commercial Excess Casualty accounts 24 hours a day, 7 days a week without underwriter involvement. eExcess offers an unparalleled range of over 670 eligible SIC classes.

iWorks: Designed to make it easy to reserve, quote, bind and issue policies 24 hours a day, 7 days a week, iWorks delivers core insurance coverages for both private companies and not-for-profit organizations with up to \$25M in annual sales.

These coverages are currently part of our well known package offerings **PrivateEdge Plus** and **Not-for-Profit Risk Protector**.

Coverages currently available for quoting and binding directly on iWorks include:

- Directors & Officers (D&O)
- Employment Practices Liability (EPL)
- Fiduciary Liability (FL)
- Miscellaneous Professional Liability (MPL)*
- Crime

* MPL only available for private companies up to \$10M in annual sales on iWorks

Portal: Our Internet portal web site is designed to help you manage your relationship with us by delivering on-demand access to your Growth Enterprises submission activity along with an easy point of entry to our broker quote-to-bind platforms. Portal also lets you pull up loss run information on many existing accounts with Growth Enterprises, helping to ensure you can meet your customers' needs in real-time.

eDelivery: Our Web-based policy retrieval system enables registered users to download and print Growth Enterprises policies and endorsements.

Appetite Guide

Submissions: geprograms@chartisinsurance.com

Programs

(Program opportunities for groups of insureds with similar risk exposures)

Our Programs practice addresses the coverage needs for groups of insureds with similar risk exposures. With the entire portfolio of products within Growth Enterprises as well as the full product breadth of Chartis, we can find ways to ensure protection for the various exposures that your clients face.

Trigger Questions

- Are you a broker specializing in a particular industry niche in which you have many clients with similar risk profiles?
- Have you ever considered a program in order to increase your penetration into a particular market?
- Are you a broker or program administrator seeking to place your program with a new carrier?
- Are you a broker or program administrator that could benefit from adding more lines of coverage to your existing program?

Key Advantages

- Our Programs practice may help you reduce overall transaction costs.
- Our programs can include one or more of the full range of leading edge Growth Enterprises products including EPL, D&O, FL, K&R, Employed Lawyers, Crime, E&O, Identity Theft Protection, Excess Casualty, Contractors Pollution Liability and Accident & Health coverages.
- Programs can be underwritten internally or externally through our customized online platforms or via specially tailored Program Administrator Agreements with qualified brokers.

Growth Enterprises
Connell Corporate Center
100 Connell Drive
Berkeley Heights, NJ 07922



To learn more

call us at: 1.877.TO.SERVE

e-mail: geinfo@chartisinsurance.com

visit: www.chartisinsurance.com/growthenterprises

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Platform/online system availability and response time are subject to maintenance and possible unscheduled outages. Any and all use of, and access to platforms/online systems may be subject to a signed eCommerce Password and Site Use Agreement.