# WEL Westchester Market Summary Edition 052018

## WEL States:
- Alabama
- Arizona
- Arkansas
- Colorado
- Delaware
- Florida
- Georgia
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Maine
- Maryland
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

## Coverages Details and Limits:

**Auto Liability** to 1,000,000 with broadened pollution & wrongful delivery coverages included. General Liability to 1,000,000/2,000,000 on a non-admitted basis.

### HAZ MAT
Bulk Hauling but NO fuel haulers
- 10+ Units Frack Sand and brine water haulers 25+ units

### PREFERED RISK
Available in all WEL States to the left except AL FL, LA, MS, TX
- 20 to 100 Units

### DISTRESSED RISK
Risks with an underwriting issue AND a plan to improve.
- About 22 Units+

## To Reserve an Account:
- **120**
  - From Effective Date.
  - Requirements for reservation:
    1. Application
    2. Equipment List

## FOR Quotation:
### ADDITIONAL Requirements for Risk Analysis:
1. Narrative providing current pricing, opportunity and risk attributes
2. Drivers with YOE & DOH
3. Loss Runs
4. Financials
5. IFTAs 4Q if mileage pay plan is desired

**CHUBB App required for formal Quotation.**

**CHUBB Haz Mat Supplement**

## BOR accepted with guidelines:
- **5**
  - Days to overturn.
  - BOR’s accepted until 5 days prior to effective date.
  - No multiple quotes.

## Pay Plans:
- Annual Pay
- Revenue Reporting
- Mileage Reporting
- Unit Reporting

Annual Premium due at binding, exposure adjusted at expiration by audit.

## WHY WEL for WESTCHESTER

WEL applies our “first” and “best” standards to achieve success with Westchester

Our WELSafe report is available to you and all Westchester insureds.

Call us to learn more: 800 334 9123

Email your submissions to quotes@welove.com

Always, you will receive a confirmation response from us no more than 119 minutes after your submission is received. If you do not receive a notification, call 800 334 9123 to inquire.