Our New Products Announcements (NPA) contains descriptions of new commercial insurance products or services. This edition of NPA contains details on offerings from Advisen, Aon, Bowring Marsh, Darwin, Insurance Specialty Group, LIU, Lockton, Marsh, OneBeacon Professional Partners, Special Contingency Risks Limited (SCR) & Maritime & Underwater Security Consultants (MUSC), St. John’s University, U.S. Risk, Valiant Insurance, Willis, and Zurich. Send material to editors@advisen.com and note that the next NPA deadline is Friday, April 24.

PROMOTE YOUR NEW INSURANCE PRODUCTS HERE
Do you have a new program or a new policy? Send a note about your new products to editors@advisen.com with NPA in the subject line. We’ll include that item in our next New Products Announcements. Advisen's NPA column is distributed via our Front Page News e-mail to 95,000 commercial insurance professionals.

ADVISEN’S New Workers Comp Kit
Many employers believe that workers comp is simply a cost of doing business, rather than a controllable cost. However, there are many ways a company can control and reduce workers compensation costs. Advisen's new line of workers compensation cost containment products includes Workers Comp Kit®, an online tool kit with best practice assessment, scoring & recommendations for improvement; data benchmarking; and knowledge modules including over 60 forms, documents and checklists. Visit corner.advisen.com (no www) to learn more about our Cost Containment Tools and Advisen’s ala carte offerings.

ADVISEN ENVIRONMENTAL FRONT PAGE NEWS (FPN)
Do you specialize in environmental risks? If you like reading about dirty dirt, you will enjoy our daily Front Page News summary of the most important environmental liability headlines. Check it out at envfpn.advisen.com (no www) and then click on Subscribe to FPN.

ADVISEN EUROPE FRONT PAGE NEWS (FPN)
Would you like to be added to the distribution list for our daily Front Page News summary of the most important headlines and stories coming out of Europe, the UK and the Lloyd’s Market. Check it out at eurfpn.advisen.com (no www) and then click on Subscribe to FPN.

ADVISEN HEALTHCARE FRONT PAGE NEWS (FPN)
Want to see a healthy delivery of healthcare claims stories in your daily e-mail? Get added to the distribution list for our NEW daily FPN summary of the 15 most important healthcare risk management and medical malpractice stories impacting commercial insurance. Check it
out at hcfpn.advisen.com (no www) and then click on Subscribe to FPN.
NEW PRODUCT ANNOUNCEMENTS FOR MARCH 2009

Aon Launches Innovative Integrated Pension Solution
Aon Consulting announced plans to extend its services to trustees and employers with an integrated pension solution that combines the ability to manage the assets and liabilities of pension funds. This enables the real risks and opportunities to be identified and a total pensions solution to be delivered. In partnership with Russell Investments, the Aon Pension Solution will launch in July 2009.

Trustees and sponsoring employers currently face continued pressure over their pension plans with falls in investment values, and increases in liabilities, all at a time when the recession means employers are least able to afford any increase in contributions. Management of pension scheme finances is complex, and historic approaches do not address the problem in an integrated way. The Aon Pension Solution has been created to provide a much needed management framework that ensures pension schemes can take full advantage of all opportunities that present themselves and offer an efficient means of achieving objectives. It brings together Aon’s skills in liability management and investment consulting with Russell’s investment implementation expertise.

For more information, contact David Skapinker at +44.20.7505.7478 or david.skapinker@aon.co.uk

Bowring Marsh excess liability facility a double first for Bermuda
Marsh has announced the creation of Bowring Marsh Excess (BMEx), an excess liability facility providing up to $100 million in capacity to meet the needs of clients across all industry classes. Participants in the BMEx facility are re/insurers Endurance Specialty Insurance Ltd., Max Bermuda and Chubb Atlantic Indemnity. The facility has two unique and important features. Firstly, via an exclusive arrangement, Sedgwick Chudleigh, the Bermuda affiliate office of Sedgwick, Detert, Moran and Arnold LLP, will act as a single point of claims contact for the facility.

This will allow clients to interact efficiently with the substantial syndicated capacity. Secondly, and in response to client requests, policies will be issued at the time of binding. This is the first time this service has been offered for syndicated placements within Bermuda. “This facility has developed in response to the recent insurance and financial markets turmoil but most of all at the request of our clients. Companies are increasingly looking for alternative programme options for large limits of insurance market capacity and Bowring
Marsh has been at the forefront of meeting that need. Since its inception, the unique features of the Bermuda insurance market have been large capacity, distinct attachment points and a special policy form. BMEx continues this legacy utilising the traditional Bermuda Integrated Occurrence form, with its widely accepted terms and conditions under which many claims have been paid during the last 18 years, and combines this form with a large limit of syndicated capacity.” said Marianne Romeo, Managing Director at Bowring Marsh in Bermuda.

For more information about this new product, contact Marianne Romeo in Hamilton, Bermuda at 441.299.8833 or marianne.l.romeo@marsh.com

**Darwin Announces New Admitted Lawyers Professional Liability Product**

Darwin Professional Underwriters announced the rollout of its new admitted, standard market Lawyers Professional Liability (LPL) product in the U.S. This new product strengthens Darwin's LPL franchise, an already significant national presence in the market.

The newly designed policy form incorporates key coverage features and enhancements needed by law firms in the small- to mid-size market. Darwin will entertain firms with: one to 25 attorneys; all levels of experience; annual revenues of $50,000 or above; and all areas of practice (except patent prosecution) including hard to place business. "With this new policy, we offer a total market solution for brokers throughout the country when placing their lawyer clients' most important protection. Law firms will enjoy the benefits of our expert claim and risk management services, guided by our knowledge of and experience in the industry. Furthermore, our partnerships with State Coordinators as well as AMS and JLT will help us cater to this specialized market effectively, while expanding our reach and capabilities." said Nicole Haggerty, Senior Vice President, E&O Practice Lead for Darwin.

For more information on this new product offering, please contact Nicole Haggerty at +1.860.284.1968 or nhaggerty@darwinpro.com

**Insurance Specialty Group, LLC Announces New Binding Facilities for Small Businesses**

Insurance Specialty Group, LLC (ISG) announces expanded underwriting and binding authorities with new A:XV carriers for several specialty lines of business – property, general liability, inland marine (non admitted) and excess/umbrella (admitted and non-
admitted). ISG can provide up to $5 million on underlying GL policies and up to $25 million excess.

With the new facilities, ISG expands its underwriting abilities to include hundreds of classes from both the commercial lines manual and the construction industries. ISG can offer coverage to numerous construction related trades such as roofing (residential & commercial), residential GCs, welding/cutting, concrete, swimming pool (installation and repair), excavation and plumbing. Condo associations, vacant properties, apartments and paving contractors are also included. Many “main street” business risks such as grocery stores, used auto sales, rental stores, day care centers, security agencies, restaurants, and mobile home parks are also eligible.

For more information about Insurance Specialty Group, contact Bill Murphy at 860.237.8030 or Jerriann Pope at 678.742.6312 or www.insurancespecialtygroup.com
LIU Offers Non-Profit D&O Insurance Program
Liberty International Underwriters (LIU), a division of Liberty Mutual Group, has partnered with Five Star Specialty Programs (Five Star), a division of Crump Insurance Services, Inc., to create an insurance program that gives nonprofits their own safety net to help handle unexpected risk.

The LIU-Five Star program gives agents and brokers who handle small to midsize not-for-profit operations an easy process for placing their clients’ primary directors and officers (D&O) coverage. By bringing together all the key D&O coverages needed by nonprofits into one policy, without the additional reams of endorsements, the program eliminates the need for brokers to make multiple calls to cover these clients’ specialty insurance needs. The Five Star Nonprofit Executive Advantage program offers D&O, employment practices and fiduciary liability coverage with limits up to $10 million available. Coverage includes, but is not limited to, claims first made policy, broad definition of wrongful acts, duty to defend with first dollar defense, and defense of suit arising out of breach of contracts.

Brokers interested in primary D&O coverage for nonprofits can contact Five Star at 877.247.9772 or marketing@5Starsp.com

For nonprofit D&O for healthcare and condo/homeowner associations or excess nonprofit D&O coverage, brokers should contact LIU’s Todd Weber directly at 312.857.9034 or todd.weber@libertyiu.com

Lockton Opens Office in the Dubai International Financial Centre
Lockton announced that it has been granted a license by the Dubai Financial Services Authority (DFSA) to operate as an insurance broker in the Dubai International Financial Centre (DIFC). The opening of the Dubai office represents Lockton’s first footsteps into the Middle East and North African region, with further expansion planned for the future. Dubai will be the regional hub for the region and will operate as a treaty and facultative reinsurance operation, serving the needs of regional insurance companies. The office will be equipped to handle all classes of business backed by the support of the firm’s wholesale operations in London and other locations. The office will be managed by Wael Khatib, who has been appointed President, Lockton Dubai.

“We are pleased to announce this news, which reflects our long term commitment to enhance our presence in the region and desire to be closer to our clients. The new Dubai office will further improve the levels of service that our clients deserve. The importance of managing risk effectively has never been more important in today’s current financial market. We look forward to adding value to Middle Eastern
clients and helping them to protect their assets.” said Julian James, Chief Executive Officer of Lockton International.

For further information about this new opening, please contact Chris Don in London at +44.20.7933.2634 or chris.don@uk.lockton.com
**Marsh’s New Insurance Facility (Triple C) Provides up to $500 Million Protection**

Marsh announced the creation of a one-of-a-kind property insurance program that can provide up to $500 million of annual capacity, in the aggregate, for windstorm losses incurred by all participating oil and gas companies operating in the Gulf of Mexico in a given policy year.

Marsh’s Cost and Coverage Certainty Program, known as the Triple C Facility, was developed in conjunction with the Berkshire Hathaway Group. The Triple C Facility is designed to provide oil and gas companies operating in the Gulf of Mexico with insurance protection, on a pooled basis, with pricing stability, and for a period of five years. Underwritten by members of the Berkshire Hathaway Group, the program is currently available exclusively through Marsh. The Triple C Facility will offer participating businesses flexibility in coverage design and structure, including a choice of limits of $100 million per occurrence or $50 million per occurrence and a variety of attachment points, ranging from $20 million to $250 million per occurrence.

For additional information regarding the Triple C Facility, contact Bertil Olsson, at +1.713.276.8711 or bertil.olsson@marsh.com

**OneBeacon Professional Partners Introduces New Medical Facilities Liability Solution**

OneBeacon Professional Partners announced a new professional liability insurance solution designed specifically for medical facilities. The Medical Facilities Professional and General Liability product has been created to respond to the coverage needs of a variety of medical facilities within these broad categories: ambulatory surgical centers, behavioral health and counseling, dialysis centers, home health, hospice, medical staffing, imaging centers, laboratories, rehabilitation services, treatment centers and urgent care clinics. OneBeacon’s Medical Facilities product offers a number of specialized protections and features, including a broad definition of claim and incident trigger; defense outside the limits of coverage as part of the policy form; punitive damages coverage (where permitted by law); 60 days of automatic coverage for newly acquired or created entities; vicarious liability coverage for medical services by noninsured practitioners; built-in Employee Benefits Liability coverage; and much more.

Brenda Craig, vice president of the Medical Facilities product line for OneBeacon Professional Partners, said, “This Medical Facilities product also enables select brokers to cross-sell by leveraging our recently launched Employed Lawyers’ program, as well as our Hospital Professional Liability, Long-Term Care, and Managed Care

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E&O and D&O products.” Additional cross-selling opportunities exist with OneBeacon Commercial Lines property coverage for mid-sized facilities.

For more information about this new liability solution, please contact Brenda Craig at 804.441.6103 or BCraig@onebeacon.com

For more information about how brokers are selected or to offer the OneBeacon Professional Partners Medical Facilities solution, please contact Robert Hallenbeck at 484.927.4290 or RHallenbeck@onebeacon.com or visit www.onebeaconpro.com

**SCR and MUSC Launch Vessel Shield to Solve Piracy Coverage Dilemma**

Special Contingency Risks Limited (SCR), a division of Faber & Dumas, the third-party wholesale insurance broker, and Underwater Security Consultants Limited trading as Maritime & Underwater Security Consultants (MUSC), a leading maritime risks advisor, announced the launch of Vessel Shield, a comprehensive package of services geared towards risk prevention and management in connection with acts of piracy.

Developed through the co-operation of the two companies, Vessel Shield offers insurance and risk management solutions to what is increasingly becoming a grey area in the marine industry relating to payment of ransoms and management of a hijack situation. Vessel Shield offers ship owners a focused and integrated solution to the problems associated with piracy, providing expert advice and assistance before and during a transit through dangerous waters, and, should a piracy event occur, seamless support to resolve the situation. The Vessel Shield package is based on a three phase risk philosophy: (1) Risk Reduction through expert marine security consultancy advice to vessel owners, ship masters and crew covering both single transit and fleet requirements; (2) Risk Transfer through comprehensive hijack insurance cover; (3) Risk Mitigation through a team of crisis negotiators to manage all phases of a hijack event. These combined elements deliver a specific package aimed at significantly reducing the piracy and hijacking risk faced by ship owners. SCR and MUSC will each be responsible for delivering different and distinct elements of the Vessel Shield services.

**St. John’s University offers Certificate in the Business of Insurance**

The Center for Professional Education at St. John’s School of Risk Management is offering its highly-regarded Certificate in the Business of Insurance program starting April 2, 2009. Classes meet at 101
Murray Street in lower Manhattan (near the World Financial Center) for four consecutive Thursdays. The course carries 15 CE credits for New York and New Jersey for agents and brokers. The cost is $1,795 per participant, but we will discount a second participant from the same organization by 50%. This program is ideal for those starting out in the risk and insurance industry, or those transferring into it from other disciplines. It is taught by Mr. Jack Hampton, former head of RIMS, and one the Center for Professional Education’s most experienced instructors.

For more information about this new product offering, contact Larry Pistell at 212.284.8581 or pistelll@stjohns.edu

U.S. Risk Launches MedTour Pro for Employers

U.S. Risk Underwriters announced the launch of a new professional liability product for the medical tourism industry called MedTour Pro for Employers. MedTour Pro for Employers is designed for companies who provide freedom of choice to their employees, including an option to obtain medical services outside of the United States. Coverage is for damages caused by any actual or alleged negligent act, error or omission by the insured while providing options for medical tourism services.

“We are the first to market with a product specifically designed for employers. MedTour Pro for Employers enhances our suite of products designed specifically to cover the risks inherent in the dynamic new industry, predicted to generate $100 billion in revenue by 2012.” said Art Seifert, President of U.S. Risk Underwriters. Currently the only provider of Professional Liability for medical tourism facilitators and for employers, U.S. Risk is on the cutting edge in providing important coverage for this rapidly growing industry. Its travel and complications coverage for medical tourists is tough to beat.

MedTour Pro for Employers is written with an A.M. Best “A” rated carrier on a claims-made basis. Limits are offered up at $1 million with a minimum premium of $5,000. Excess over the $1 million limit is available.

For more information about this new product, contact Lorna Greenwood at +1.800.232.5830 or lornag@usrisk.com

Valiant Insurance Introduces the SAFEGUARD D&O Policy for Public Companies

Valiant Insurance announced that it will now offer primary Directors and Officers (D&O) Liability for public companies. In today’s volatile
financial markets, mitigating exposure to financial risk has become a high priority for companies of all sizes, but is particularly critical to smaller public companies. The introduction of Valiant’s management liability SAFEGUARD policy is designed to specifically address the risks facing publicly-traded companies with $1 billion or less in revenues.

Valiant is committed to delivering superior service and protection upon which clients can depend. “Understanding each client’s unique business risks and then providing customized coverage for these specific exposures is what Valiant has set out to do. Our new SAFEGUARD management liability policy encompasses many of the D&O market’s latest coverage offerings, enabling Valiant to offer concise, quality coverage.” said Lori Marino, SVP of Valiant’s Management Liability Division.

SAFEGUARD coverage highlights include:
• Broad definition of “Claim” triggers coverage for an Insured Person investigated by the SEC, U.S. DOJ or similar regulatory or law enforcement authority when at risk of being named in a formal proceeding.
• Definition of “Loss” addresses actual or alleged violations of Section 11 and 12 of the Securities Act of 1933
• Representations Clause includes full severability for Insuring Agreement A and B and, with respect to the Company for Securities Claims, imputation of knowledge only from Executive Officers

For more information about this new product, contact Lori Marino at +1.212.444.4019 or lori.marino@valiantinsurance.com

Valiant Insurance Group Announces the Formation of its Excess & Surplus Lines Vehicle
Valiant Insurance Group, Inc. (“Valiant”) announced that it has established a new insurance vehicle, Valiant Specialty Insurance Company, a Delaware-licensed Property & Casualty insurance company rated A- (Excellent) by AM Best with a Financial Size Category of Class XII. Valiant Specialty Insurance Company will serve as the excess and surplus lines insurance carrier for Valiant’s U.S. operations.

Valiant is currently able to offer surplus lines capability to clients in a majority of the U.S. states and intends to continue to seek additional state surplus lines eligibilities for Valiant Specialty Insurance Company. Gary Dubois, President and C.E.O. of Valiant, noted that “The establishment of Valiant Specialty Insurance Company reinforces our strong commitment to the further development of our well-
positioned U.S. specialty lines platform. It is a natural outgrowth of our success to date and will allow our team of highly dedicated and uniquely experienced insurance professionals to more fully respond to the varied needs of our brokerage and client base. Together with our broadly-licensed admitted carrier, Valiant Insurance Company, we can provide a wide range of commercial insurance products and solutions.”

For more information about this new product, contact Gary Dubois at +1.212.444.4000 or gary.dubois@valiantinsurance.com

**Willis Launches Unified Global Facultative Unit**
Willis Group Holdings (NYSE: WSH) announced the creation of Willis Facultative, a new unit that combines the individual facultative units of Willis and Willis Re and consolidates the group’s specialist Facultative Advocates around the world into a single global business.

The newly formed unit will have responsibility for the development of facultative business globally within the Willis Group. It will also provide a clear entry point for facultative solutions to insurance company clients worldwide. “For the last five years, we have been growing our facultative business consistently through a number of underlying business units, using a decentralised strategy. By centralising our core teams, we have an opportunity to bring together a range of specialist products under one management structure for the benefit of Willis cedent customers in every corner of the world in a consolidating marketplace where there are now only three global facultative intermediaries.” said Matthew Keeping, Chief Executive Officer of Willis Facultative.

**Willis Forms FINEX Global for Financial, Executive Risk and Professional Liability Business**
Willis Group Holdings (NYSE: WSH) announced the formation of FINEX Global, a new division that will incorporate all of Willis’ existing London-based Financial, Executive Risk and Professional Liability business.

FINEX was formed in London in 2004 as part of Global Specialties, which includes Willis’ global businesses of Aerospace, Marine, Energy and Financial Solutions, along with the International businesses of Construction and Global Markets International. The new business unit will be headed up by CEO Antonio Tosti, who will report to Roland Avery, Chairman of FINEX Global. The business will include the FINEX Professional Risks, FINEX International and FINEX M&A teams in London, representing some 250 Associates. “With a $42 billion premium spend on Financial Lines insurance globally and
continued premium growth in these sectors, there is a huge opportunity for us to expand market share. By combining these three highly successful and professional teams into FINEX Global, our ability to work with and support clients and colleagues around the world will be significantly enhanced.” said Avery.

**Zurich in North America’s Surety, Credit & Political Risk unit expands surety network**

Zurich in North America’s Surety, Credit & Political Risk group announced the opening of Surety offices in Sao Paulo, Brazil and Beijing, China. This expansion provides an increased local presence in key emerging markets to effectively address the domestic and international surety needs of companies domiciled in these regions. It also helps U.S. companies obtain surety bonds for projects in these emerging markets.

The international expansion of Zurich’s surety operation builds on the history, experience and market leading position of Zurich Surety in the U.S., which dates back to 1890, and the presence and emerging markets knowledge of Zurich’s Political Risk and Trade Credit group. Zurich in North America’s Surety, Credit & Political Risk group is a leading provider of contract and commercial surety, trade credit and political risk insurance products worldwide. Surety, Credit & Political Risk serves customers through underwriting offices located in 35 cities throughout North America, as well as Barcelona, Beijing, Frankfurt, Hong Kong, London, Paris, Singapore, Sao Paulo, Sydney, Tokyo and Zurich. Zurich provides surety bonds, political risk and trade credit insurance for financial institutions, multinational corporations, investors, exporters, contractors and infrastructure developers in North America and emerging markets. Zurich is a member of the Berne Union, an international union of credit and investment insurers.

For more facts, contact Zurich at +1.800.382.2150 or info.source@zurichna.com or log on to www.zurichna.com

**Zurich Integrated Products now accepting new business in Southeast and South Central U.S.**

Zurich North America Commercial announced that it will begin accepting new business in 11 South Central and Southeastern states through its new Zurich Integrated Products unit, which services commercial customers in between the small-to-middle market segments. Effective immediately, agents and brokers can submit new business from Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee and Texas.
Zurich launched the Zurich Integrated Products unit in fall 2008 to fill commercial insurance needs for businesses generating between $5 million and $25 million in annual revenues. The new unit offers wide-ranging products including: auto, general liability, property, workers’ compensation and umbrella, with the ability to integrate specialty lines such as directors & officers, employment practices liability insurance, crime and fiduciary, accident & health, site-specific pollution liability and contractor's pollution liability. This integrated method to offer products and services – combined with a newly-developed operating model – will help Zurich’s distributors to better respond to customers in this growing segment while keeping transactional costs in line. Through Zurich Integrated Products, customers now have access to a broader range of products and services and a streamlined, easy-to-administer program appropriate for companies that typically do not have staff dedicated to risk management. “The improved Web site is an extension of Zurich Integrated Products' value proposition and will help enhance our brokers’ ability to service their customers. We've created an easy-to-use, online tool to serve as a central resource for brokers who work with commercial businesses with revenues of $5 million to $25 million. It's all here – products and services information, forms and applications, appetite guides, marketing materials and contact details.” said Bill Skapof, head of distribution for Zurich Integrated Products.

The Web site is located at [http://zip.zurichna.com](http://zip.zurichna.com)

**Zurich North America Commercial’s Energy Casualty Unit Expands Regional Operations**

Zurich North America Commercial’s Energy Casualty group announced the opening of offices in the Southeast and Mid-Atlantic regions. The opening of offices in Cleveland, OH and Atlanta, GA is driven by the company’s commitment to better serve the energy casualty market by delivering risk solutions more effectively to brokers and customers throughout North America. The Cleveland office will be the base of operations for an expanded mining practice, while the Atlanta office will serve accounts in the southeastern U.S. “The expansion of Zurich North America Commercial’s Energy Casualty operation is a key component of Zurich’s commitment to give our brokers and customers’ real help and support. In particular, the opening of the Cleveland mining office ensures that we are well positioned to respond quickly to this unique energy segment.” said Kenneth Kovar, Casualty Manager – VP, Commercial Markets – Energy Casualty.
For more information about this new product, please contact Zurich representative at 800.382.2150 or info.source@zurichna.com

JUST YOU?
Think you’re the only one who reads all the way to the bottom? Clearly, at least one person reads all the way to the end, though we’ll submit that the true number is a substantial portion of the 95,000 Front Page News recipients.

PROMOTE YOUR NEW INSURANCE PRODUCTS HERE
Do you have a new program or a new policy? Send a note about your new products to editors@advisen.com with NPA in the subject line. We’ll include that item in our next New Products Announcements. Advisen's NPA column is distributed via our Front Page News e-mail to 95,000 commercial insurance professionals.

NPA’S NEXT DEADLINE
The next NPA deadline is Friday, April 24. There is no charge to submit NPA content.

JOB POSTINGS?
Send the summary of your open positions to jobpostings@advisen.com and we’ll broadcast it to our FPN readers. Postings are free for Advisen.com clients; all others pay $250 per post. Content deadlines are the 14th and 29th of each month.

PEOPLE ON THE MOVE
Send your hiring and promotion announcements to editors@advisen.com and we’ll include it in Advisen’s most read column, POM. Postings are free. Content deadlines are the 14th and 29th of each month.