29 NPAs: How do you stay current on new commercial insurance product offerings, acquisitions, and services? This edition of Advisen’s New Product Announcements contains details from Access Insurance; Advisen; Aon; Aon Benfield; Argo Group; American Safety; Assurex Global; Business Risk Partners; CFC; Chartis; Endurance Risk Solutions US; Humana & Concentra; Kinloch & USI; Liberty International Underwriters; Markel; Marsh; Navigators; SH Smith; Venture; WeatherBill; and Zurich & AmWINS. Send material to editors@advisen.com and note that the next NPA deadline is day 28 of the month.

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29 NPAs

Access Insurance Announces New Corporate HQ Location: The new Access location at Three Ravinia Drive, Suite 400 in Atlanta, GA will house all of Access’s corporate functions including: accounting, claims, customer service, human resources, information technology, marketing, sales, and underwriting. The office will continue to support the company’s 300,000-plus insured customers, as well as 37 sales managers working across 12 operating states. Access will continue to maintain satellite claims offices in Orange, CA and Tampa, FL. “This move marks another important milestone in the growth of our company,” said Access CEO Michael McMenamin. “Collocating all of our production systems earlier this year provided a pathway for a large scale move of this nature. We’re excited about the opportunity to bring all of our operations and employees into one location. This move will enable us to provide even greater service to our partners and our policy holding customers while continuing to attract the best talent in the industry. In addition, Three Ravinia Drive offers the infrastructure needed to support our leading-edge technology platform and accommodate for even more expected growth in our segment of the auto insurance market.” Contact Kimberly Boudreaux at 770.220.6556 or kboudreaux@accessgeneral.com


**ADVISEN 2000 INDEX LISTS BROKERAGES & AGENCIES:**
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**Aon Launches Global Energy Risk Engineering Unit:** Aon Risk Solutions has consolidated its energy risk engineering assets around the world to form Aon Energy Risk Engineering. Building upon the expertise previously delivered to Aon’s clients under brands such as Risk Reliability and Systems Engineering (RRS/Schirmer) and Hydrocarbon Risk Consultants (HRC), Aon Energy Risk Engineering will leverage the existing technical expertise across the globe by creating a platform for continued investment in and innovation around a range of services critical for clients in the energy sector. “Energy and chemical process companies face unique risk challenges,” said Neil Harrison, group managing director of Aon Global Risk Consulting, of which Aon Energy Risk Engineering is a division. “Led from four strategically located center of excellence – Houston, London, Dubai and Singapore, our team of industry experts will provide clients around the world with access to a full range of services across the property, business interruption and casualty risk classes.”

**Aon Benfield Launches Life Reinsurance in Asia Pacific:** The new team offers Aon Benfield clients a spectrum of solutions – from traditional proportional and non-proportional to non-traditional transactions – covering the full range of life insurance products. Utilizing the industry-leading capabilities of Aon Benfield Analytics, the operation will bring cutting edge analytical risk management tools to the life reinsurance market. Malcolm Steingold, CEO of APAC for
Aon Benfield, said: “Aon Benfield has more than 15 years’ experience in the life reinsurance market, with well-established specialist teams in the Americas, the UK and in Continental Europe. This new APAC team expands our life reinsurance capabilities into the region, where we anticipate there being many growth opportunities for this line of business and therefore for Aon Benfield as the leading reinsurance intermediary in APAC.” The new operation comprises the full spectrum of life reinsurance broking solutions for life and composite insurers in the region, including capital and reinsurance needs analyses, as well as portfolio modeling and reinsurance optimization through dynamic financial analyses with Aon Benfield’s proprietary modeling tool ReMetrica. Contact David Bogg at 020.522.4016 or david.bogg@aonbenfield.com

Argo Group’s Alteris Announces Acquisition of ARIS Title Insurance Corporation: ARIS, a statutory insurance company domiciled in New York, was acquired through Argo Group US, Inc. and will continue to operate as a separate legal entity and title insurance underwriter with its established management team. “Argo Group’s acquisition of ARIS is an excellent strategic fit, providing us with an opportunity to expand our specialty operations to another industry sector in need of products not available in the traditional insurance marketplace. Becoming a member of the Argo Group will significantly enhance our ability to serve this market across the many disciplines of the art industry,” said ARIS Co-founder and Chairman Lawrence Shindell. ARIS pioneered the concept of art title insurance four years ago to address the inherent title risk assumed by buyers and sellers within the art and fine collectible marketplace. “Argo Group’s acquisition of ARIS is an excellent strategic fit, providing us with an opportunity to expand our specialty operations to another industry sector in need of products not available in the traditional insurance marketplace,” said Argo Group’s CEO Mark E. Watson III. "ARIS is a great example of how a specialty insurer can play a role in supporting commerce and growth in a niche industry by providing customized risk management tools tailored to specific needs." Although ARIS is not currently rated by A.M. Best Co., it was disclosed that the parties planned to enter into discussions with A.M. Best to seek a financial strength rating for ARIS as a member of the Argo Group following the acquisition. No other details of the transaction were disclosed. Contact Lisa Scannell at 617.478.5206.

ASI Launches Professional Liability Underwriting Facility Dedicated to Wholesalers: American Safety Insurance announces the launch of its professional liability unit, providing directors and officers (D&O) and errors and omissions (E&O) coverage for specialty risks exclusively through wholesale brokers. The team, led by Pete
McKeegan, will focus on primary and following-form excess liability D&O for public, private and non-profit entities; stand alone employment practices liability insurance (EPLI); and fiduciary liability. Pete brings more than 25 years of D&O and E&O experience, spending a majority of his career at AIG. He was involved in the start-up of the D&O operations at Arch, IronPro and most recently Rockhill Insurance. Vince McGee will be the lead underwriter for ASI’s E&O product, which will target primary and excess coverage for miscellaneous professional liability risks, lawyers and insurance agents. Vince has 20 years of experience in the primary and reinsurance E&O marketplace, working for companies such as Allied World Assurance Co., Everest Re, Zurich and AIG. Joining Pete and Vince on the team is Joe Costello. Joe brings 10 years industry experience to the group including over eight years of claims experience from AIG companies as well as underwriting experience at Rockhill Insurance. Contact Pete McKeegan in Jersey City, NJ at 646.256.8604 or peter.mckeegan@amsafety.com

**Assurex Global Has Added Houlder Insurance Brokers:** Assurex Global has added Houlder Insurance Brokers Far East Limited of Hong Kong to its exclusive list of Partners. The firm joins 106 other Assurex Global Partners with nearly 600 offices in 80 countries on six continents. As with every Assurex Global Partner, Houlder was chosen after being identified as the strongest insurance agency or brokerage in its respective region. A rigorous due diligence process confirmed that it met or exceeded an extensive list of high standards that Assurex Global values. “Behind Houlder’s reputation for providing reliable, solution-oriented service are several significant strengths that will enhance Assurex Global’s capabilities in supporting the growth of our broker Partners’ clients,” said Assurex Global CEO Jim Hackbarth. “Chief among those are an extensive servicing network in China and a highly skilled management team with both international experience and a keen understanding of the business environments of both Hong Kong and mainland China.” Contact Greg Grant at 614.734.6073 or ggrant@assurexglobal.com

**Business Risk Partners Launches Suite of Specialty Coverages for Distressed Community Banks:** BRP is now offering an array of professional and management liability protections for distressed community banks, including hard-to-find Regulatory Defense Cover for directors and officers as a result of regulatory proceedings and investigations. “Regulatory coverage is scarce for banks under orders from the FDIC right now. Distressed banks are hit with the ‘double whammy’ of having difficulty affording coverage, and seeing premiums increase ten-fold due to the current regulatory climate. With coverage getting stripped down to bare bones, the right
coverage can be very hard to find. BRP’s new products were developed to address those gaps,” says Lisa Doherty, president of the Windsor, CT-based managing general agency focused on specialty commercial insurance. Designed for troubled institutions and backed by an A (XV) rated carrier, BRP’s suite of products includes Directors and Officers, Employment Practices, Bankers Bond and Professional Liability, Regulatory Defense Cover and Fiduciary, all in one comprehensive, customizable package. Coverage is available for community banks, regional or single branch operations across the country, with no asset size restrictions. OTC public company banks will also be considered. BRP can write both primary and excess coverage. With $5 million of capacity for each line, there is potential to build up to $20 million in aggregate limit. Contact Mark Wilson at 860.903.0037 or mwilson@businessriskpartners.com

CFC Launches a New Generation of Insurance For The New Generation Media Companies: Specialist lines underwriting agent CFC has launched Esurance 2.0 – the first insurance policy designed to provide comprehensive protection for social media companies. Business development director Graeme Newman says: “The new breed of social media sites like Facebook and Twitter, which have exploded into our everyday lives and consume more of our online time than any other single activity, have not only pushed traditional media activity into a totally new area – but also represent a unique challenge for insurers. Their rate of growth, coupled with the highly uncertain legal landscape in which they operate and the lack of historical data, has made their risk hard to quantify and even harder to price. As a result there have been few, if any, viable insurance options for them – until now. He goes on to say: “We recognise the need for insurance cover that will evolve alongside these businesses and have created a policy that can flex to meet their developing needs.” CFC established its business providing blended policies for the emerging risks of the technology sector and having recruited a media team earlier this year, has combined its expertise of both markets to develop a comprehensive policy that bridges the gaps between the two fields. Esurance 2.0 allows brokers to tailor coverage to suit the specific needs of their clients’ businesses and includes: (1) Comprehensive media liability including cover for user generated content, (2) Defamation including libel and slander, (3) Cyber liability, privacy liability and privacy breach notification costs, (4) Intellectual property rights infringement, (5) Blanket professional liability, (6) Employers’ and public liability and (7) Property and business interruption, including cyber perils. Esurance 2.0 is aimed at a wide range of social media companies including social networks and community based websites, online gaming companies, photo, music and video sharing
Chartis Announces New Benefit for Aviation Insured Clients: Chartis has announced the addition of RiskTool System as another value-added service for insured clients of Chartis Aerospace Insurance Services. RiskTool is a Web-based safety resource that provides customers with a comprehensive platform for managing environmental, health, safety, and ground and air transportation risk management throughout the world. RiskTool serves as a single source management tool for many of the risk management functions necessary for an aviation company, by utilizing advanced analytics to help predict potential business process risks before they happen. When potential risks are identified, the system provides specific recommended procedures based on industry best practices to help prevent or minimize potential loss. The information stored in RiskTool is available anytime and anywhere to authorized users with access to a Web browser. RiskTool is a complimentary service available to Chartis Aerospace Insurance Services, Inc. clients. Contact Ray Stanton at 214.758.8410 or ray.stanton@chartisinsurance.com

Chartis Expands NextGen Protection to Additional Industries: Chartis has announced the expansion of industries addressed by NextGen Protection, a suite of environmental insurance solutions developed by its Environmental division. The additional industry segments within the NextGen Protection suite are: PLL MuniProtectSM for Municipalities and PLL REAL ProtectSM for Commercial Real Estate. PLL MuniProtect has been developed to address the environmental exposures associated with municipalities. Unforeseen pollution incidents arising from the operation of schools, parks, roadways, waste water treatment facilities and other services may lead to third-party claims which, if left uninsured, may impact the financial resources of the municipality. As a result, the funds available for these public services may be reduced. While the PLL REAL (“Real Estate and Land”) Protect has been created to focus on the specific pollution exposures associated with Commercial Real Estate (“CRE”). Owning or operating CRE, including office buildings, shopping centers, hotels/motels and multi-unit residential buildings, provides exposure to environmental risks, such as those associated with indoor air contaminants, which PLL REAL Protect is designed to address. Coverage provided by PLL MuniProtect and PLL REAL Protect enhances the Chartis insurers’ market-leading Pollution Legal Liability (PLL) insurance products. PLL provides protection to insureds for third-party claims for bodily injury, property damage and clean-up costs resulting from pollution conditions. Coverage can be
provided for owned locations, transportation exposures, covered operations and non-owned disposal sites utilized by an insured.

**Chartis Introduces CrimeGuard ChoiceSM:** Chartis has introduced CrimeGuard ChoiceSM developed by its Executive Liability Division. CrimeGuard Choice responds to the wide-ranging losses a company can suffer due to dishonest acts committed by employees, independent contractors, consultants and others. The policy also addresses the heightened threat of identity theft in today’s society. Key features of CrimeGuard Choice include: (1) A modular format allowing a policyholder to choose only those coverages desired (2) A broad definition of employee that includes full-time, part-time and temporary employees, employees on military leave, independent contractors, students, and volunteers (3) Coverage for losses discovered during the policy period, even if the crime that caused the loss was perpetrated before the policy was in force and (4) A Fidelity Research and Investigative Settlement Clause (FRISC), which is a unique provision that allows the insured to select an investigative specialist or forensic accountant to determine the facts of the case and quantify the loss. "CrimeGuard Choice is fidelity and crime insurance that responds to the realities of today's workplace. Its broad coverage extends to losses arising from the many types of people that businesses commonly rely on – from full-time and part-time workers, to independent contractors and consultants – and encompasses the newest exposures, such as identity theft," said Michael Smith, President of Executive Liability.

**Endurance Risk Solutions – US Announces New Side-A Difference In Conditions Directors & Officers Liability Coverage:** Endurance Risk Solutions – US is pleased to introduce a US Side-A Difference in Conditions (DIC) Directors & Officers (D&O) coverage product offered in conjunction with AEGIS (Associated Electric & Gas Insurance Services Limited). Endurance Risk Solutions, part of Endurance Specialty Holdings Ltd, a Bermuda-based provider of insurance and reinsurance, focuses on professional liability, healthcare and excess casualty insurance for large accounts accessed through the retail broker network. This lead and excess Side-A DIC D&O liability insurance is available to utilities and companies operating in related energy industries that are or expect to become AEGIS members. AEGIS D&O members are eligible for continuity credits when purchasing Side-A coverage from Endurance, calculated based on the reinsurance premium flowing to AEGIS, as AEGIS participates in this program as a reinsurer. Designed to offer risk protection to directors, officers and other insured persons, and with a capacity of $30 million for both lead and excess coverage, the policies are written on admitted paper in nearly every state plus the
Humana Announces Intent to Acquire Concentra: Humana Inc. has announced that it has signed a definitive agreement to purchase Concentra Inc., a privately held health care company based in Addison, Texas, for approximately $790 million in cash. Locke Lord Bissell & Liddell represented Humana in the deal with lead counsels Michael Renetzky and Jon Biasetti of LLB&L. Through its affiliated clinicians, Concentra delivers occupational medicine, urgent care, physical therapy and wellness services to workers and the general public from more than 300 medical centers in 42 states. Nearly 3 million Humana medical members live near a Concentra center. In addition to its medical center locations, Concentra serves employer customers by providing a broad range of health advisory services and operating more than 240 worksite medical facilities. "Concentra brings solid experience across a number of fronts that fit well with our consumer-focused strategy and will allow both organizations to provide a wide array of services to individuals needing access to convenient and affordable high-quality health care," said Humana Chairman & CEO Michael McCallister. "We are excited about the opportunity to acquire a strong stand-alone business that reinforces our core businesses while providing both revenue diversification and opportunities for strategic expansion longer term." Annual revenues for Concentra approximate $800 million. The transaction is subject to certain regulatory approvals and is anticipated to close in December 2010. Humana's financial guidance for the years ending December 31, 2010 and December 31, 2011 exclude the impact of this pending transaction. Concentra is expected to be slightly accretive to Humana's earnings for the year ending December 31, 2011. Contact Tom Noland at 502.580.3674 or tnoland@humana.com.

Kinloch Sells New Jersey Operation to USI: New York-based Kinloch Holdings, Inc. has announced the closing of the sale of Kinloch’s New Jersey operation to USI Holdings Corporation. Richard Brown, Kinloch’s chairman, said, “The sale of our New Jersey operation is mutually beneficial to Kinloch and USI as both were operating below scale in that market. It provides Kinloch with a fair price and allows us to focus on our core property and casualty franchise (Genatt Associates, Inc.) headquartered on Long Island and our core employee benefits business (Kinloch Consulting Group, Inc.) with operations on Long Island and Boston.” Contact Richard Brown at 212.798.0303 or richard.brown@northavenmgt.com.

Liberty International Underwriters Adds Manufacturers’ Errors & Omissions Endorsement to its Product Recall Policy: Normally
sold as a stand-alone professional liability policy, the new manufacturers’ errors and omissions (ME&O) endorsement from Liberty International Underwriters (LIU) marks the first time this coverage can be included in a product recall policy. The new endorsement provides coverage for situations where a third party suffers financial loss due to the insured’s manufacturing error. With up to $5 million in limits, LIU’s new endorsement makes it easier for agents and brokers to help their clients manage supply chain risks. The broader insurance policy also helps eliminate coverage gaps that can exist between separate product recall and ME&O policies. “By providing claims-made financial loss coverage for the insured’s manufacturing processes, this policy covers a larger portion of a company’s manufacturing operations,” said Louis Lubrano, senior vice president of U.S. crisis management for LIU. “We developed this unique endorsement to give agents and brokers a more expansive policy to offer their clients. “LIU’s ME&O endorsement will cover claims made against the insured for financial loss of others such as loss of profit, additional advertising expenses, shipping, restocking and other related expenses incurred due to the insured’s manufacturing error or omission. Contact Louis Lubrano at louis.lubrano@libertyiu.com

**Markel International Expands D&O Product Suite:** Markel International has broadened its suite of products for directors and officers with the launch of three new products. It has also enhanced its existing directors and officers wording. The new products relate to investment funds, fund managers and the liabilities arising from securities launches. The fund product covers the liability of directors and officers in relation to investment funds. The product for fund managers covers directors and officers, the fund management company and the funds they manage in relation to crime, professional indemnity and D&O exposures. The prospectus liability product covers the liabilities of directors and officers and others in the issuing firm involved in the launch of a capital raise. Markel has also enhanced its general D&O product, expanding the definition of directors and officers, as well as increasing discovery provisions and providing full cover for acquired subsidiaries. Patrick White, senior D&O underwriter at Markel International, said: “With these products Markel can now truly cover all aspects and types of risk in the directors’ and officers’ universe.” Contact Sean Martin at 0207.953.6000 or sean.martin@markelintl.com

**Markel International Expands Trade Credit Division with Three Appointments:** Philip Amlot joins the division as a senior underwriter, Louise Hunt has been appointed as an underwriting assistant, and Antony Bastow is appointed as a trade credit claims
barrister. Markel’s trade credit division provides non-cancellable cover on a bespoke basis against payment default risks for a broad range of trade sectors. Policies are written on an excess of loss basis or, in the case of single situation or named buyer risks, from the ground up. Perils covered include insolvency, default, and political risks, such as currency inconvertibility, war and import/export licence cancellation. The division was launched in April with the appointment of the division’s managing director Ewa Rose and three senior underwriters: Adrian Jones, Simon Moon and Carl Titterton, from Ace Group. The latest recruits add to an already strong team and will help the division to expand geographically, in keeping with Markel International’s widening role in Europe, Asia Pacific and Canada. Contact Sean Martin at 0207.953.6000 or sean.martin@markelintl.com

Markel International Spain Enters Personal Accident Market: Markel International Spain has appointed Carlos Ballesteros as accident and health underwriter. Carlos will be responsible for developing a general retail personal accident portfolio for Markel International Spain. He will be based in Markel’s Madrid office. Markel International Spain is the Spanish operation of Markel International, and provides specialist insurance products across Spain and Portugal. Carlos, who has 21 years of experience in the insurance industry, joins Markel from QBE Insurance in Spain where he was director of its accident and contingency departments. Contact Sean Martin at 0207.953.6000 or sean.martin@markelintl.com

Marsh Enhances D&O Liability Modeling Capabilities: Marsh announces the availability of IDEAL 2.0, an enhanced modeling tool that enables risk managers to analyze the severity and probability of securities class action lawsuits against their organizations. IDEAL 2.0 arms risk managers with powerful data to guide D&O limit purchasing and retention decisions. IDEAL (Identify Damages, Evaluate, and Assess Limits) was developed by Marsh Business AnalyticsSM, a unit of Marsh dedicated to delivering analytic solutions to clients, and FINPRO, Marsh's financial and professional liability practice. Since first introduced in January 2010, IDEAL's 'severity' model has been helping Marsh’s clients project a full range of securities class action settlement outcomes. This is done by using historical settlement data and client-specific independent variables such as market capitalization and total assets. Now, in addition to settlement projections, clients using IDEAL 2.0 also can assess the likelihood that their organization will incur a securities class action claim. "As publicly traded organizations face increased scrutiny from several sources in the current economic environment, risk managers need the tools to make more informed, data-driven decisions," said Greg Spore,
Risk Metrics and Analytics Leader, Marsh FINPRO. “Combining IDEAL’s two models of predictability and severity, risk managers can more effectively analyze their potential costs, and improve the efficiency of their D&O insurance programs.” Ben Fidlow, National Practice Leader for Marsh Business Analytics, was named a 2010 Risk Innovator by Risk & Insurance for his role, with Mr. Spore, in the development of IDEAL’s severity model. Contact Anand Poola at 212.345.4292 or anand.poola@marsh.com

Navigators Group Launches Navigators Re: Navigators Management Company has established Navigators Re, a unit focused on developing specialty assumed reinsurance business. "As a global specialty insurer, there are certain product lines and geographies where a reinsurance approach is a more efficient and practical manner in which to participate in the market,” said Stan Galanski, President and CEO of Navigators. “Navigators Re will complement our existing insurance business and will be part of our culture that emphasizes specialization, underwriting discipline and a long-term commitment to the markets we enter.” Navigator’s CUO & CRO Clay Bassett commented, “Navigators Re will focus on specialty niches that provide geographic, product and cycle diversification to the Group underwriting portfolio. Our initial three areas of focus are Accident & Health, non-U.S. regional property, and agriculture – each led by an established industry veteran with a solid track record.” Joann DeBlasis has joined Navigators Re as President of the Accident & Health Division, underwriting both proportional and excess of loss treaty business covering medical health care exposures. Ivan Vega has also recently joined Navigators Re, leading a Miami-based team focused on underwriting property treaty reinsurance business covering exposures in Central and South America and the Caribbean. Rob Larson, who started Navigators’ agriculture practice last year, will continue to lead that business. Contact Taha Ebrahimi at 914.933.6209 or tebrahimi@navg.com

S.H. Smith & Company, Inc. Offers Private and Charter Schools Pollution Liability Program: S.H. Smith’s Educational Practice Group has expanded its product offerings by adding a Private & Charter Schools Premises Pollution Liability Insurance Program. Classes are targeted toward domestic and charter private schools, grades K-12. Coverage features include Coverage A-new pollution conditions and Coverage B-pollution conditions from covered operations. Blanket NODS, TPL and Business Interruption Coverages also available. Limits: $1,000,000 per pollution condition/$1,000,000 aggregate. Minimum premiums start at $4,000. Contact Hamilton Smith at 860.656.1256.
S.H. Smith & Company, Inc. Offers Social Service Workers Compensation Program: S.H. Smith’s In-House Underwriting Department has expanded its product offerings by adding a Social Service Workers Compensation Program. Classes vary by state and include the following: charitable or welfare organizations, physician and clerical, group homes, social service organizations, colleges, and child day care centers. Premiums start at $2,000. Contact Laurel Clain at 860.656.1254 or cynthia_bruce@shsmith.com

S.H. Smith & Company’s Personal Lines Department Adds Collector Car Insurance to Product List: S.H. Smith now has access to Collector Car Insurance from Chubb, an A.M. Best A XV carrier. Our Collector Car coverage can be purchased as a “stand alone” policy or added to an existing personal lines policy. Target classes include collector vehicles (1980 model year or older); antique motorcycles, fire trucks and military vehicles; and vehicles undergoing restoration. No deductible and 24/7 claims reporting available. Contact Laurel Clain at 800.735.1023 or Jennifer Zadrowski at 860.656.1254.

S.H. Smith & Company’s Unique Market Access to Medical Spa Professional Liability Now Includes New Lowered Premiums: S.H. Smith & Company’s unique market access allows us to secure Professional Liability coverage for virtually any Medical Spa; Professional Liability can be purchased monoline or together with General Liability as a combination policy. We have the ability to provide Commercial General Liability including Products and Completed Operations available on a “claims-made” or “occurrence” form. Minimum premiums now starting at $5,000, with access to “A+” rated carriers available. Contact Carol Gazsi at 800.356.0168 x1227, David Perkins at 800.735.1023 x6223 or Jeanine Loomis at 877.279.8500

Venture Launches Hotel and Casino Programs: Venture Insurance Programs announces that it has launched Concierge, a hotel insurance program, and SafeBet, a casino insurance program, both offering all lines of coverage. “With the success of the Venture Hospitality program, which has provided mono-line Workers’ Compensation to a variety of hospitality and lodging risks since 1998, Venture is pleased to introduce two new program brands with all lines of coverage for hotel management and boutique hotels, as well as for casinos that are in a hotel or stand-alone operations,” announced Joseph Dolce, CPCU, executive vice president of national accounts for Venture Programs. Concierge provides all lines of coverage for hotel management companies and boutique hotels, as well as mono-line Workers’ Compensation for general hotel properties. The program is
designed for multi-location hotels, hotel management companies, large hotel properties and boutique hotels with package premiums starting at $50,000, including general liability, commercial auto, liquor liability and property with limits up to $100 million per location. Monoline Workers’ Compensation premiums start at $75,000. SafeBet provides all lines of coverage for casinos with lodging and stand-alone casino operations. In addition to gaming, such properties may include rental pool properties, restaurants, conference facilities, salons, spas, retail stores, golf course operations, fitness centers, pools or beaches among other amenities. Coverage includes Workers’ Compensation, property with limits up to $500 million per location, general liability, commercial auto, liquor liability and umbrella with limits up to $100 million. Coverage for both programs is written with multiple carriers rated “A” XV or better by A.M. Best. Contact Jim Shaffer 800.282.6247, ext. 237 or jshaffer@ventureprograms.com

WeatherBill Becomes First Insurance Company Focused Exclusively On Protecting Businesses Against Financial Impact of Climate Change: WeatherBill has announced the first portfolio of insurance products designed specifically to protect businesses from the increased incidence of extreme weather and the detrimental financial impact of climate change. Available nationwide and offered through an A.M. Best “A” rated insurance carrier, WeatherBill uses a technology-enhanced approach to automatically create customized weather insurance plans that reflect each policy holder’s unique needs to mitigate weather-related financial loss. WeatherBill weather insurance plans, which include financial coverage against drought, heat, freeze, excess rainfall and snowfall, or any other measurable weather, can be quoted online and purchased through a network of nationwide commercial insurance agents. All WeatherBill policies pay out automatically based solely on measured weather conditions, requiring no claims process or loss adjustment. Adverse and extreme weather can result in financial loss within a wide range of industries, including Agriculture, Travel, Municipal Government and Commercial Aviation. “The increasing frequency of extreme weather events has only made it more difficult for businesses of all sizes to predict and manage their financial results,” said David Friedberg, CEO of WeatherBill and a former founding member of Google’s corporate development team.

WeatherBill Protects U.S. Agriculture Industry from Unpredictable Weather with First Multi-Peril, Full-Season Weather Insurance: WeatherBill has announced the launch of the first full-season weather insurance program for U.S. farmers. Available for the 2011 crop year and designed to address the poor
weather conditions frequently faced by growers, WeatherBill’s Total Weather Insurance represents a new, technology-enhanced approach to insurance that protects farmers against weather-related crop loss, providing them with unprecedented protection for their profits each season. Created with insight from agronomists and growers nationwide, WeatherBill developed Total Weather Insurance to address growers’ exposure to financial loss even when they fully utilize federal crop insurance programs. Total Weather Insurance provides growers with the ability to lock in profits by covering their losses before the government’s coverage benefits begin. This enables farmers to effectively address a perennial challenge: poor weather, which is the cause of 90 percent of crop loss each year, according to the U.S. Department of Agriculture (USDA). Research by the US Global Change Research Program (USGCRP) recently reported a dramatic increase in extreme weather events each year. As a result, growers are becoming increasingly exposed to significant crop losses, with exposure totaling tens of billions of dollars in the U.S. each year. “These frequent extreme weather events expose U.S. growers to greater financial risk than ever before,” said David Friedberg, chief executive officer of WeatherBill and a former founding member of Google’s corporate development team. “Now, for the first time ever, growers can protect their profits from weather-related losses not covered by federal crop insurance with Total Weather Insurance.” Total Weather Insurance benefits includes: full-season weather coverage and the ability to lock in 2011 profits quickly and easily. Contact Joanna Horn at 404.343.6736 or jhorn@daviesmurphy.com

Zurich Continues Expansion of Accident and Health Business by Working with Wholesaler AmWINS: "The strong relationships AmWINS has established in the affinity market make them one of the largest and most diversified wholesale insurance distributors in the country," said Craig Fundum, head of Programs & Direct Markets for Zurich North America Commercial. "Zurich wants to work with more top-tier program administrators, and this new relationship with AmWINS gives us access to agents and brokers that are some of the strongest in the nation." AmWINS Group Benefits President Sam Fleet commented, “Working with Zurich is key to diversifying our portfolio. Zurich is helping us achieve our mission of delivering a competitive edge to our employees, clients, and markets.” Zurich has previously written A&H insurance through corporate markets and other non-program approaches but recently launched the Mass Consumer Markets group to focus on affinity business to its programs area. Contact Jennifer Nowacki at 847.605.6511 or jennifer.nowacki@zurichna.com

NPA’s NEXT DEADLINE
The next NPA deadline is day 28 of the month. There is no charge to submit NPA content. NPA content is global.

PROMOTE YOUR NEW INSURANCE PRODUCTS HERE
Do you have a new program or a new policy? Send a note about your new products, offerings, acquisitions, or services 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.