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STATE OF THE COMMERCIAL P&C INSURANCE MARKET
Join CV Starr Insurance Holdings’ Chairman & CEO Maurice “Hank” Greenberg & Starr Companies’ CEO Chuck Dangelo, Marsh’s CEO Peter Zaffino, and Honeywell’s Risk Manager Lois Fuchs for this special panel discussion and live interview. Advisen’s David Bradford will moderate the panel. This live webcast on Tuesday, April 10 at 11am EDT is a free, 90 minute presentation sponsored by Starr Companies. Register via [http://advisen.omnovia.com/register/74191331075446](http://advisen.omnovia.com/register/74191331075446)

EUROPEAN PROFESSIONAL LINES WEBINAR Thurs Apr 19 @ 2pm London
Save the Date for our expert panel discussion called “The State of the European Professional Lines Market” on Thurs Apr 19 at 2pm London time, 9am EDT. This free, one-hour webinar and the associated paper are sponsored by Zurich. Register via [https://www1.gotomeeting.com/register/334502913](https://www1.gotomeeting.com/register/334502913)

2012 CASUALTY INSIGHTS CONFERENCE NYC Tues May 1

VISIT ADVISEN AT RIMS IN PHILLY
We are booth #1425 on the exhibit floor.

29 NPAs

ACE Expands & Streamlines Product for Public Entities: ACE USA, the U.S.-based retail operations of the ACE Group, announced the introduction of a new, enhanced Public Entity Liability policy
designed to address the unique risks faced by public entities. The enhanced policy combines public officials liability and employment practices liability coverages with the benefits of a general liability and auto liability product, thus providing a comprehensive group of coverages in a single insurance solution. “ACE’s policy enhancements demonstrate a sound understanding of public sector professional liabilities, and offers risk managers a comprehensive group of coverages that are customized to address the unique exposures associated with the day-to-day operations of political subdivisions, agencies and authorities,” said Michael Tanenbaum, Senior Vice President, ACE Professional Risk. “Our policyholders will reap the benefits of these enhancements.” Key features of these policy enhancements include: General Liability and Auto Liability limits are separate from Public Officials Liability and Employment Liability Practices limits; Expanded definition of the insured includes outside directorship, and coverage for professional services provided by employees acting solely on behalf of the insured such as a lawyer or an accountant; Expanded definition of wrongful acts; Crisis management coverage of $25,000; Reporting requirement is “as soon as practicable” for the Public Official Liability; Definition of claim language states that a claim occurs when the Equal Employment Opportunity Commission (EEOC) has issued a “right to sue” notice to the claimant; Insured versus Insured exclusion has an exception for cross claims and third-party claims; Sixty-day period after end of policy period allowing for reporting of claims arising from a wrongful act taking place during the policy period; One extended reporting period for both Public Official Liability and Employment Practices Liability; and Public Official Liability defense is in addition to and equal to the indemnity limits. Contact Carla Ferrara at 215.640.4744 or carla.ferrara@acegroup.com

ACE Risk Management Introduces ACE Accelerator; Technology Solution for Documentation of Uninsured and Underinsured Motorists Coverage: ACE Risk Management® announced the launch of ACE AcceleratorSM, exclusively for ARM clients. ACE Accelerator is a web-based portal for Risk Managers that lets them quickly review, execute, and submit all the forms needed for their coverage elections. The portal selects only those documents relevant to each coverage situation – from among the hundreds that are available for each of the 50 states – risk managers can enjoy a much-simplified election process. This process not only provides excellent customer service, it saves countless hours of work by eliminating the time-consuming paperwork involved in the filing process. “Our new ACE Accelerator product will help risk managers handle UM/UIM forms with streamlined processes, giving them greater confidence in their ability to meet state requirements. The system documents elections so that
risk managers can efficiently verify, execute and submit these forms. It’s truly a comprehensive solution and one that will support them in their overall efforts to effectively manage their risk management programs now and for years to come,“ said Matt Merna, Division President of ACE Risk Management. Contact Gary Kramer at 215.640.2392 or gary.kramer@acegroup.com and Carla Ferrara at 215.640.4744 or carla.ferrara@acegroup.com

ACE Risk Management Introduces Multiple-Insured Captive Reinsurance Alternative: ACE Risk Management®, part of ACE USA, the U.S.-based retail operations of the ACE Group, announced the introduction of its new Multiple-Insured Captive Reinsurance Alternative initiative. The new program offering is designed to provide primary casualty insurance to multiple risk management buyers seeking to implement a single captive reinsurer to retain risk. ACE Risk Management Division President Matt Merna said, “Our program will help clients achieve pricing efficiencies for qualified participants through consolidated reinsurance to a commonly-owned captive.”

Benefits of ACE Risk Management’s multiple-insured captive reinsurance alternative include: Primary casualty coverage for Automobile Liability, General Liability, and Workers’ Compensation lines; Superior claims handling via ESIS®, Inc. or other approved third party claims administrators; Best practices with supported and documented stewardship processes; Adherence to National Service Standards for consistent, accurate delivery of policies; program documentation; and ongoing administration, inception through audit and adjustment; Willingness to explore and support additional client-specific service needs; Ready access to ACE senior underwriters and credit management; Accommodation of non-captive primary casualty lines in the overall program; Gateway to broader ACE product offerings and global capabilities; and Elite access to ACE WorldviewSM, ACE’s award winning application for policy management. Contact Rick Wagner at 415.547.4427 or rick.wagner@acegroup.com

Advisen Debuts New Cyber Liability Journal (CLj) edition: This new FREE 91-page e-magazine, focused on Cyber Liability issues, is produced by Advisen Senior Editor Susanne Sclafane, and features Lockton’s Emily Freeman on the cover and contains 11 articles by industry leaders. If you did not already receive CLj, use this link to subscribe or download CLj: http://corner.advisen.com/journals.html

Aon Hewitt Signs a Preferred Partnership Agreement with HireVue to Give Clients Recruiting Advantage with Digital Interviews: Aon Hewitt, the global human resource solutions business of Aon Corporation (NYSE: AON), announced it signed a
multi-year agreement with HireVue as part of a preferred partnership to offer clients its Digital Interview Platform™. The HireVue system is designed to modernize and enhance the recruitment process by improving quality, speed and consistency. This strategic partnership with HireVue means Aon Hewitt can provide clients the HireVue platform as a bundled solution, creating the industry's most comprehensive Recruitment Process Outsourcing (RPO) offering. Through the HireVue platform, Aon Hewitt works with clients to create online interview guides with scientifically validated questions, ensuring consistency and objectivity across all interviews. The candidate is asked to record responses to the questions via webcam. This "on demand" process gives recruiters the ability to watch, rate and share these interviews with hiring managers across geographies, increasing scheduling efficiencies. Candidates also benefit because the video offers the opportunity for "in person" expression. Global capabilities include multiple languages (interviewees and evaluators), international webcam service and support, around-the-clock multilingual support, and regionalized interview portals and workflow. In addition, clients and candidates benefit from access to the recently launched HireVue mobile interview apps. These revolutionary apps enable candidates to learn more about a company and respond to on-demand interviews anytime, anywhere from their iPhone, iPad or iPod Touch. HireVue is built on a proprietary, secure, scalable global technology infrastructure. All data is encrypted and stored in a secure, SAS-70-Type II certified environment. Contact Joe Micucci at 847.771.0788 or joe.micucci@aonhewitt.com or Scot Sessions at 801.415.9485 or sessions@hirevue.com

ArgoGlobal SE Offers Professional and Management Liability Coverages and First Broad Form A Side D&O Wording for Supervisory Boards: ArgoGlobal SE’s initial product offerings will be professional and management liability coverages that target both private and public companies. Its portfolio of products will include a full suite of directors’ and officers’ (D&O) products (full cover and A side), including what is believed to be the first broad form A side D&O wording for supervisory boards, professional indemnity (errors and omissions), pension trustee liability (fiduciary liability), employment practices liability, crime and fidelity. Contact Mark Peeters at +356 234 23000 or mark.peeters@argoglobalse.com or Magnus Heimann at +34 933 44 33 23 or magnus.heimann@argoglobalse.com

Argo Group Announces Reorganization of Argo Pro: Argo Group International Holdings, Ltd. announced the reorganization of its U.S. professional lines businesses into a single platform under the Argo Pro brand. The reorganization consolidates three of Argo’s current business units: errors and omissions, U.S. management liability, and
Insight Insurance Services. Argo Pro will now provide a broad portfolio of E&O and management liability lines of business on an admitted and surplus lines basis. Argo Pro’s portfolio of products will now include professional liability insurance coverages on a primary and excess basis for the following: accountants, architects and engineers, cyber/privacy, directors and officers, A side DIC, employment practices, fidelity and crime, fiduciary, insurance agents, lawyers, real estate, and technology/media. Argo Pro Chief Underwriting Officer Laurie Banez will be responsible for the combined operations and will report to Lou Levinson, President of excess and surplus lines, and Mark Peeters, chief professional liability underwriter. Michael Carr will continue to lead Argo Pro’s E&O operations and will report to Laurie Banez. Contact Lisa Scannell at 617.235.6138.

**BB&T's Employee Benefits Consulting Firm Offers Plan Sponsors Greater Investment Fiduciary Protection:** BB&T's employee benefits consulting and registered investment advisory firm, Stanley, Hunt, DuPree & Rhine Investment Advisers Inc. (SHDR-IA), announced that it is offering retirement plan sponsors ERISA 3(38) fiduciary services. The enhanced fiduciary advisor status provides greater investment fiduciary protection for plan sponsors. The new service enabled under the Employee Retirement Income Security Act, ERISA Section 3(38), allows plan sponsors to delegate the burden of managing retirement investments and hiring, as well as monitoring and replacing investment managers. The firm offers independent and unbiased advice. "This new offering appeals to retirement plan sponsors and their committee members who want to make prudent choices for their retirement plans and those who seek a professional to manage and monitor the investments offered to their plans' participants," said Jay Mullins, president, SHDR-IA. "It gives them confidence and peace of mind." Contact Jay Mullins at 864.527.0730 or jfmullins@bbandt.com or Maria Lachapelle at 336.733.1472 or mlachapelle@bbandt.com

**CFC Launches New Tailored Policy for PEOs:** CFC Underwriting, Lloyd’s MGA, has launched PEO, a tailored professional and general liability policy for US professional employment organizations (PEOs). Professional employer organizations handle the HR functions, including the administration of employee benefit programs and workers’ compensation, of many businesses. This means they can be classed as co-employing staff, giving them a unique risk profile which many traditional policies fail to address. CFC’s PEO policy has been designed with these specific risks and gaps in mind and can be offered as a complement to a PEO’s separate EPL policy. The policy is a comprehensive and modular package which includes errors and
omissions, commercial general liability, cyber and privacy liability, property cover and business interruption insurance. Recruitment Underwriter at CFC, Tom Chaplin said: “PEOs rely heavily on London for their EPL cover. However, until now it has been difficult for brokers to also source a dedicated professional and general liability policy for PEOs from the Lloyd’s market. Properly addressed, this is actually a type of business which is well suited to Lloyd’s, but it has been shied away from until now because of the complexities and legal grey areas of this niche sector.” He continues: “CFC’s focus is firmly on the end customer, so we’re not put off by the unique way PEOs work. Because of our depth of knowledge of both recruitment and the US professional landscape, for the first time we can offer a wording written specifically for them and provide brokers with a compelling and marketable proposition for the sector.” Contact SJ Douglas at 079.0954.6104 or sj@spotlightcomms.co.uk

Chartis Collaborates with Sterling & Sterling to Offer Total Body Pac®: Chartis announced that its Programs Division is collaborating with Sterling & Sterling, Inc. to offer Total Body Pac®, a comprehensive insurance solution for salons, day spas and tattoo parlors nationwide. Total Body Pac provides Property, Professional Liability, General Liability and Umbrella Liability insurance solutions for eligible day spas, aestheticians, beauticians, electrologists, tattoo and body piercing businesses, and other wellness-related service providers. “The Chartis insurers have underwritten this business segment for nearly 15 years,” said Ethan Allen, senior executive of the Programs Division of Chartis. “This relationship with Sterling & Sterling brings to the table our combined experience and allows us to provide our clients with extensive insurance solutions in one convenient product, from one provider.” Sterling & Sterling is a leader in the creation and administration of insurance programs, currently operating 10 different insurance programs nationally. “When we saw the opportunity to bring our own expertise to Total Body Pac, a program that provides a comprehensive, cost-effective solution, we immediately jumped at the chance to work with Chartis,” said David A. Sterling, Chairman and CEO of Sterling & Sterling. “Chartis is a world-leading insurance organization, and Total Body Pac is representative of that market leadership.” Contact Ann Stabile at 516.773.8707

Chartis Enhances Fiduciary Liability Solutions for Private Companies, Non-Profits and Financial Institutions: Chartis introduced significant enhancements to the fiduciary liability solutions offered by its Financial Lines Division to its private company, not-for-profit and financial institution clients. The Fiduciary Liability Insurance EdgeSM endorsement, when added to the Chartis insurers’
Private Edge Plus, Not for Profit Risk Protector® and Financial Institution Risk Protector policies, provides coverage to address the rapidly expanding exposures facing employee benefit plan sponsors and their directors, officers and employees. The endorsement includes state-of-the-art coverage expansions. For example, by covering executives who are alleged to have acted as plan fiduciaries, but who are later proven to have been acting only in a business or “settlor” capacity, the new endorsement eliminates a potential Catch 22—that a successful defense could result in an executive losing coverage. The endorsement also features flexible notice and reporting provisions for fact-finding government investigations and internal appeals of benefit denials, and provides broadened coverage for penalties, including those under the recently passed health care reform law. “New regulations, recent court decisions and a struggling economy have left plan fiduciaries more susceptible to liability than ever,” said Rhonda Prussack, Executive Vice President and Product Manager of Fiduciary Liability Insurance at Chartis. “The Fiduciary Liability Insurance Edge endorsement provides cutting-edge coverage to address the growing risks they face today.”

Expacare Launches Choices - A New International Healthcare Plan for Small Groups: Expacare Limited announces the launch of ‘Choices,’ a new international healthcare plan for small groups. Beverly Cook, Managing Director, Expacare, says "The market for small group international private medical insurance is rapidly changing and to reflect this and following feedback from our brokers and clients, we are delighted to announce this new product. Most importantly we have created a product that has a good choice of benefits and options and is straightforward and uncomplicated." ‘Choices’ has been designed specifically for small groups (5-29 employees) to offer flexible benefits on a modular basis. It consists of a fixed core module, to which additional optional benefits can be added, allowing you to select the cover that best suits your needs. Choices Core Plan offers inpatient treatment, emergency medical evacuation and outpatient surgery, as well as other benefits that you would expect to see in an international healthcare plan. The additional benefits include 3 levels of cover for cancer treatment and chronic care; 4 out-patient options from no cover to a full refund option as well as options for maternity, dental, wellness benefit and optical cover. Cover is still offered on a medical history disregarded basis and, as with all of our policies, there are no restrictions on the medical facilities your clients can attend. Cook concludes, "We are extremely pleased to see the culmination of months of hard work and determination pay off, resulting in a product which we believe will match what our brokers and their clients advised us they require in international health insurance cover. With this new offering and our
dedicated customer service team, we're sure that 'Choices' will be brokers' preferred option.” Contact Isabella Young at 020.7558.3387

Glatfelter Public Practice Adds Cyber Liability Coverage:
Glatfelter Public Practice announced that it has introduced Cyber Liability & Privacy Crisis Management Expense Coverage for municipalities and water related entities nationwide. Glatfelter Public Practice is part of Glatfelter Program Managers, a strategic business unit dedicated to Glatfelter Insurance Group’s program business. The coverage is triggered by data breach incidents in which a public entity may be held legally liable (accountable). These incidents include personally identifiable information such as social security numbers being taken or released from an entity’s computer system, transmission of malware from their computer to a third party, or a denial of service attack resulting in the inability to use computers or websites. Cyber Liability and Privacy Crisis Management Coverage is offered on the Glatfelter Public Practice Public Officials Management Liability policy written through an insurance carrier rated A+ (Superior), XV by A.M. Best Company. Coverage offered with no deductible. Cyber Liability coverage (third party) has limits of $1 million occurrence / $3 million aggregate, and if an excess policy is purchased, Cyber Liability coverage extends through the excess. It offers protection for claims seeking monetary damages as a result of an electronic information security event, including: the cost to defend suits brought by affected parties; negligence; and failure to maintain reasonable security procedures. Privacy Crisis Management Expense coverage (first party) has limits of $50,000 with the option to purchase higher limits. Following a privacy event, it pays applicable reasonable and necessary fees on behalf of the insured. These include: a computer forensic analysis to determine the cause and extent of the privacy breach; a crisis management review and advice by an approved independent crisis management or legal firm; expenses associated with notifying affected parties to maintain goodwill or comply with any notification requirements imposed by law (notification to affected parties for printing, advertising, mailing of materials or other costs); call center services for credit monitoring as well as identity theft education and assistance for affected individuals; and travel expenses by directors and employees to mitigate damages. Coverage will be offered in states where municipalities and water related entities are currently written.

HCC Specialty Announces New ‘Diminishing Deductible’ Enhancement Designed to Lower Policy Deductible: HCC Specialty announced the introduction of a Diminishing Deductible enhancement to their Miscellaneous Professional Liability (MPL) program. This feature is designed to lower the policy deductible for
qualified accounts by a minimum of 10 percent provided there have been no claims or significant changes in the preceding policy term. This approach is unique in the Professional Liability marketplace. “The introduction of the Diminishing Deductible allows us to provide our new and existing Policyholders with a valuable incentive,” said Pauline Morley, Senior Vice President of HCC Specialty. Qualified Policyholders can receive the reduction in their deductible for no additional premium for up to five years provided there are no losses or significant changes in exposure or coverage in the prior policy year. Contact Mark Barry at 781.994.6251 or mbarry@hcc.com or Pauline Morley at 914.242.7865 or pmorley@hcc.com

HCC Specialty ‘Super Excess’ Facility Offers Excess Product Contamination Limits: Recent high-profile food contamination cases and the passage of the Food Safety Modernization Act have heightened awareness of the importance of Product Contamination Insurance and created a number of opportunities across the entire spectrum of food and beverage companies. HCC Specialty’s Crisis Management Division announced they will begin offering Excess Product Contamination limits targeting large U.S. food and beverage companies – a growing insurance class. Dubbed HCC’s ‘Super Excess’ facility, it will allow the company to participate on an Excess basis on high-limit layered programs for which U.S. brokers have been seeking additional capacity. “We are pleased to have the capabilities to meet the demand of this increasing market segment with our Excess Product Contamination limits,” said Buck Kidder, Vice President of HCC Specialty. “While our Crisis Management Division’s traditional core business for this line has been small-to-medium sized food and beverage enterprises, we are now poised to commit HCC capacity to a different segment of the industry at attractive terms that call for minimum underlying limits of $25 million.” The policy will be issued on HCC paper (rated A+ by A.M. Best) and offered on a non-admitted basis. Kroll (formerly Corporate Risk International), HCC Specialty’s exclusive crisis management consulting firm, will provide pre-and post-crisis consulting services in connection with this program.

Ironhealth Enters Agreement with Reputation Partners to Offer Social Media and Crisis Management Services: IronHealth has entered into an agreement with Reputation Partners, LLC to help clients manage reputational risk associated with financial and operational crises. Under the agreement, Reputation Partners will be considered a preferred vendor, extending its crisis and issues management expertise to IronHealth clients at preferred rates. IronHealth’s hospital professional liability program provides for an annual allowance of funds that are available for the reimbursement of approved risk management incurred expenses, either with existing or
IronHealth preferred providers. “IronHealth is pleased to collaborate with Reputation Partners to provide our clients with the strategic communications counsel necessary to address social media exposures,” said Matt Dolan, President of IronHealth. “We pride ourselves on offering a range of specialty services to help clients manage all manners of risk, and Reputation Partners’ crisis management expertise enhances our ability to do so more effectively.” Nick Kalm, Founder and President of Reputation Partners, said, “We look forward to helping IronHealth clients effectively address issues as they arise.” Contact Gaye Torrance at 212.691.5810 or lgtorrance@torranceco.com

Ironshore Environmental Expands SPILLS Program to Provide Coverages for Oil and Gas Sector Risks: Ironshore Inc. announced that its Environmental Insurance unit will expand the asset-class specific Site Pollution Incident Legal Liability Select (SPILLS) program to address risk exposures within the oil and gas exploration and production sector. Insurance protection will provide blanket coverage for upstream and midstream companies, including crude oil and natural gas wells, pipelines, compressor stations and processing facilities, among others. The comprehensive coverage protects operators as well as non-operators of industry facilities, including private equity investors and other working interests in oil and gas operations. Coverage is available for conventional and unconventional gas deposits, including gas contained shales, and protects against exposures associated with emerging issues such as hydraulic fracturing. SPILLS Oil & Gas program is available nationwide, including operations in the Marcellus Shale and Louisiana, and can be extended to cover water operations by endorsement. Ironshore’s SPILLS Oil & Gas program provides coverage for the remediation of pollution incidents, both on and off site, as well as claims for bodily injury and property damage associated with the broad range of environmental exposures facing this specialty market sector, such as claims or pollution incidents associated with hazardous spills and releases, contamination of groundwater or potable wells, air emissions, waste disposal and transportation. Further, coverage is provided for emergency response expenses and evacuation expenses. Insurance protection also extends to pollution incidents caused by natural disasters as well as control of well events. SPILLS Oil & Gas program provides for sudden and gradual coverage on a blanket basis for all site, waste disposal and transportation operations of the insured, unless specifically excluded at the time of underwriting. Coverage limits are available from $1 million to $30 million. Contact Gaye Torrance at 212.691.5810 or lgtorrance@torranceco.com
Ironshore Specialty Casualty Launches EPLI Helpline for Public Entities: Ironshore Inc. announced that its Specialty Casualty division has entered into an agreement with the workplace HELPLINE®, LLC of Boston, Massachusetts to provide a dedicated helpline within its Public Entity Group to address timely and complex employment practices issues within the public entity, higher education and religious sectors. The workplace HELPLINE®, LLC’s service for Ironshore (“EPLI Helpline”) is a customized solution that responds to inquiries and concerns from clients across the U.S., including not-for-profits, public entities, public schools, and institutions of higher education. The EPLI Helpline offers employer access to specialized employment attorneys from a nationally-recognized law firm that is available to provide confidential, documented responses on more than 50 risk management, human resources/employment law, and compliance issues. Said Susan Kostro, Senior Vice President of Ironshore Specialty Casualty, “The new EPLI Helpline is designed to provide timely responses to employers’ questions regarding how to manage risk exposure through their respective workplace employment policies and practices.” The EPLI Helpline employer benefits include: toll-free and website submission access to employment attorneys who can provide responses to questions within a twenty-four hour period; access to a human resource compliance portal, which includes online, unlawful harassment training for supervisors and employees, a state-specific employee handbook builder; and HRCI-certified, topic-specific information webinars and alerts. Contact Gaye Torrance at 212.691.5810 or lgtorrance@torranceco.com

JLT Launches BenPal for Trust - BenPal Technology Available for Trust Pension Schemes: JLT Benefit Solutions Limited (JLT) has launched BenPal capability for Trust-based pension schemes. BenPal reduces manual processes, enhances employee engagement, is a modern online solution and creates access for employers, Trustees and members. Roger Mattingly says, "The interest in and take up of BenPal has exceeded our expectations, but we quickly realized the need to make Trust schemes part of the BenPal proposition. With auto enrolment fast approaching it’s important to highlight that BenPal is ready for auto enrolment and connects easily with existing systems and applications. The addition of Trust schemes means that BenPal is now able to handle all schemes." BenPal provides Trustees with comprehensive data, helping them keep in line with the Pension Regulator requirements. It also enables them to actively communicate important events to targeted groups or individual members. Mattingly concludes, "Trustees can have scheme data at their fingertips, including legacy information. The tailored dashboard provides management information and reporting, giving Trustees access to
scheme data wherever and whenever they need it. The secure documentation area provides Trustees with a library of meeting information and documents eliminating admin and reducing paperwork.” Contact Isabella Young at 020.7558.3387

**Lexington Insurance Company to Insure Conservation and Mitigation Banks:** Lexington Insurance Company announced the introduction of LexEcoBankSM, first party coverage for the conservation and mitigation banks that are being developed and managed to provide natural resource values. LexEcoBank is stand-alone named peril coverage for owners and operators of conservation and mitigation banks. In the event of a covered loss to the habitat before the bank enabling instrument is executed and credits can be sold, the policy will pay restoration expenses and bank credit loss incurred by the policyholder. Bank credit loss valuation can be written on an agreed value basis. If a covered loss occurs after the bank enabling instrument has been executed, the policy will pay restoration expenses required to meet the ecosystem performance criteria outlined in the instrument. Policy terms of up to 5 years are available to support the bank development lifecycle. LexEcoBank joins Upgrade to Green® and CarbonCover® in Lexington’s EcoSurance® suite of products designed to support environmental sustainability. Contact Edward Fox at 617.235.8970 or edward.fox@chartisinsurance.com

**Lexington Insurance Company to Insure International Student Tuition Income Loss Due to Foreign Catastrophes through HELPSM – International Catastrophe:** Lexington Insurance Company introduced HELPSM – International Catastrophe. This new coverage reimburses colleges and universities for the loss of tuition-related income that results when an enrolled international student withdraws from a college or university because of a catastrophic event in the student’s home country. HELP – International Catastrophe, the first product to be introduced as part of Lexington’s Higher Education Loss Protection (HELP) suite of coverages, is available by endorsement to Lexington’s property insurance policy. This innovative new product is triggered by a catastrophe event, such as a flood or an earthquake in a foreign country, as opposed to a direct physical loss or damage to the property of the college or university, and it provides critical coverage for the increased financial exposure colleges and universities face as they recruit and admit foreign students, especially those from catastrophe-prone regions of the world. Contact Valerie Turpin at 212.458.3947 or valerie.turpin@chartisinsurance.com

**Marsh Launches Whole-Farm Cost of Production Insurance Program for Crop and Livestock Producers:** To help protect their...
revenues from the impact of insured events, Marsh Canada, in collaboration with Guy Carpenter and Northbridge General Insurance Corporation, is launching a unique Whole Farm Cost of Production Insurance solution for crop and livestock producers called AGRI-PLUS. AGRI-PLUS, available to producers in Manitoba, Saskatchewan, and Alberta, protects producers from insured events that may cause their annual revenues to fall below their individual historic cost of production levels. The insurance policy is triggered when a producer’s annual revenue falls below a predetermined level based on the producer’s tax information. Developed to provide additional protection over and above the various private and public sector insurance programs already available, AGRI-PLUS addresses the negative effects that drought, excess moisture, and high interest rates can have on a producer’s cash flow. The concept for AGRI-PLUS was developed through feedback from Murray Downing, a grains and oilseeds producer based in Manitoba with experience in farming through such difficult conditions. “Historically, crop and livestock producers have had limited risk management tools with which to protect their businesses from unfavourable economic and environmental conditions affecting their businesses,” said Neil Mitchell, Managing Director, Marsh Canada Limited. “AGRI-PLUS is the only product of its kind available to both crop and livestock producers in Canada that provides such protection through coverage of cost of production expenses. Such expenses can range from commodity purchases and veterinary fees to machinery and freight costs.” AGRI-PLUS will be available for purchase by crop and livestock producers beginning March 5, 2012. Contact Doug Ketler at 204.982.6515 or doug.ketler@marsh.com

MedAire Joins the Global Aerospace SM4 Safety Initiative; Program Provides Complimentary Resources to Enhance Aviation Safety: Global Aerospace, Inc. announces the formation of a strategic safety partnership with MedAire, Inc. The partnership, an expansion of Global’s successful SM4 program, adds a new dimension to the set of complimentary resources offered as a benefit to the aviation industry. Dedicated to reducing aviation-related mishaps, improving response capability and creating effective recovery systems, Globe’s SM4 safety program provides continuously evolving safety management tools that help aviation operators create and maintain positive and predictive safety cultures. MedAire, an International SOS company, provides integrated medical, security and travel assistance services to passengers and crew of business jets and private aircraft to ensure they receive the best care possible, whether in the air or traveling abroad. “We look forward to contributing to the SMM4 safety program,” said Grant Jeffery, CEO of MedAire. Credited with establishing the world’s first global emergency response center
for the aviation industry, MedAire is dedicated to providing immediate, real-time medical assistance to people in remote locations. MedAire serves more than 2,000 aviation clients worldwide with inflight medical training, on-board medical equipment, on the ground medical and security assistance, and a 24/7 telemedicine service staffed by emergency room doctors. Jeffrey Bruno, Chief Underwriting Officer at Global Aerospace commented, “We are excited about MedAire’s participation in our SM4 program. Any true definition of safety must include a focus on the health and security of passengers and crew and MedAire’s leadership in this area is unparalleled.” MedAire will provide expertise in matters of medical assistance, training, and onboard equipment for SM4 safety initiatives.

**ProAccess Announces Pacific Lawyers Professional Liability Program:** ProAccess is proud to announce their new Pacific Lawyers Professional Liability program in select States. They are open to rate, quote and bind Law Firms on an admitted basis. States admitted are: Arizona, Colorado, Nevada, New Mexico, and Utah. Insurance Department filings are pending in additional States. Carrier is A Rated – Admitted. Claims made coverage: limits of up to $10mm and a minimum retention of $2,500. Coverage enhancements available are Claims Expenses Outside the Limit; First Dollar Defense; and Aggregate Deductibles. Contact Jennifer McKenzie-Cocco at 310.318.8560 or jmckenziecocco@proaccess1.com

**RAND Corporation, Risk Management Solutions Launch New Company to Develop Liability Insurance Tools:** The RAND Corporation, Risk Management Solutions, Inc. (RMS) and private investors have launched a company named Praedicat, Inc., that will provide consulting services and software to the property and casualty insurance industries. The creation of Praedicat builds off of multi-year research and development projects by RAND and RMS on the identification and prioritization of emerging risks using modeling and cutting-edge computer science. Praedicat will have about a dozen employees at launch and expects to locate in Culver City, Calif. Praedicat marks the first time RAND has spun off a new company for commercial application of its technology research. Praedicat will use new approaches to extend a field of analytics called catastrophe risk modeling. These models are used extensively by the insurance industry and other financial markets to manage the property and casualty risk posed by natural disasters such as hurricanes, earthquakes and terrorist attacks. Praedicat is developing “liability catastrophe models.” Liability catastrophes are catastrophes with a human cause for which businesses or people may be held liable, such as asbestos or climate change. Bob Reville, a senior economist at RAND who will be the CEO of Praedicat, said, “With the emerging
catastrophe risk technology that RMS and RAND have developed, the casualty insurance industry should be able to better manage man-made catastrophes while helping their clients avoid them.” Praedicat tested its solutions with several leading insurance and reinsurance firms while the technology was under development at RAND and RMS. Contact Carolyn Krehel Camp at 201.912.8712 or carolyn.krehel@rms.com

RIMS Launches Conference Mobile App: RIMS has introduced a free mobile app that will enhance the attendees’ experience at RIMS 2012 Annual Conference & Exhibition, scheduled for April 15 - 18 in Philadelphia. Sponsored by Sedgwick, the RIMS 2012 Annual Conference & Exhibition mobile app provides a platform for RIMS to deliver late-breaking news and updates, detailed event information, speaker bios, a comprehensive listing of the 400-plus exhibitors, an interactive expo map and integration with RIMS social media forums. The app is compatible with the iPad, iPod Touch, smartphones, Blackberry and other web browser-enabled devices. “Mobile applications are here to stay and it’s our way to connect with attendees and deliver the RIMS Annual Conference experience beyond the ‘boundaries’ of Philadelphia,” said Danielle SanMarco, RIMS Exhibition & Sponsorship Manager and project leader for the RIMS 2012 Mobile App. “RIMS Annual Conference & Exhibition has become synonymous with world-class connections and the RIMS ’12 mobile app provides a vehicle to leverage those relationships and create a more robust conference experience for attendees and exhibitors alike.” In addition to keeping conference goers informed of the latest news from RIMS ‘12, the app also offers RIMS ‘12 exhibitors dynamic marketing opportunities including the capability to host video, banner ads, as well as alerts to increase booth traffic. Powered by FollowMe and created by Core-apps LLC, the app can be downloaded for free by accessing the iTunes library and Android market and searching for RIMS 2012. For all other phone types, including BlackBerry, users should point their mobile browser to www.rims.org/mobileapp. Contact Josh Salter at 212.655.6059 or jsalter@rims.org

RIMS Launches Young Risk Practitioners Group: RIMS has launched the Young Risk Practitioners (YRP) group to provide tomorrow’s risk and insurance industry leaders with essential tools to help them advance their careers and develop professionally. The YRP group comprises RIMS members between the ages of 22 and 35 who are dedicated to advancing the risk management discipline and their careers. YRP members will receive direct access to valuable resources, including a dedicated portal to young risk practitioner services and information, an exclusive YRP eGroup, discounts to RIMS
wide selection of Professional Development courses and an array of career tools. The YRP group is part of RIMS’ effort to keep tomorrow’s industry leaders engaged and armed with valuable resources to help them achieve their professional goals. In 2009, RIMS unveiled the Student Advisory Council (SAC) that oversees and coordinates RIMS Student Outreach Programs and Membership. The SAC also maintains ongoing relationships with academic organizations that offer industry related courses and administers a RIMS Student Mentor program, connecting RIMS members and students. Contact Josh Salter at 212.655.6059 or jsalter@rims.org

**Willis Announces Accountable Care Organization Insurance Liability Policy:** Willis introduced the Accountable Care Organization Liability Insurance Policy. This innovative product, developed in conjunction with IronHealth offers a robust solution for stand-alone Accountable Care Organizations (ACO) addressing the risks and insurable liabilities associated with forming an ACO. This product delivers a range of solutions including coverage for: Directors & Officers Liability; Managed Care Operations Liability; Medical Professional Liability; General Liability; Third Party Privacy Protection and First Party Privacy Protection; Fiduciary Liability; and Billing Errors & Omissions Liability Option. Additional coverage features include a broad definition of insured, coverage for ACO managed care/claims administration services, and affirmation of the policy as primary for the ACO regardless of the existence of other insurance. The program also includes protection against antitrust and regulatory issues. Frank Castro, National Health Care Practice Leader, Willis North America, said, “Willis is dedicated to understanding our clients’ industries and their needs and stands ready to deliver the best solutions possible. Health care delivery model changes will happen regardless of the fate of health care reform and we are very excited to partner with IronHealth to meet this client need.” Contact Colleen McCarthy at 212.915.8307 or colleen.mccarthy@willis.com

**XL Group’s Bermuda Insurance Operations Announce Enhancement of ‘Side A’ Directors & Officers Coverage:** XL Group plc’s Bermuda insurance operations, XL Insurance (Bermuda) Ltd (“XLIB”), announced that it has enhanced its broad form “Side A” D&O Coverage. The enhanced coverage on an excess difference in conditions basis provides additional limit of liability for independent directors, defense costs coverage for Sarbanes-Oxley (“SOX”) Section 304 and Dodd-Frank Section 954, which impose severe financial penalties on current and former corporate executives if financial statements issued by their company are determined to have been materially inaccurate. In addition, defense costs will be advanced within 45 days, and the policy allows for late notice to not be asserted.
as a coverage defence unless the insurer is materially prejudiced. Within the definition of Loss, enhancements include the express inclusion of fines for unintentional violations of law and SOX 308 fines, unintentional violations of Foreign Corrupt Practices Act or UK Bribery Act, as well as taxes imposed on the insured by reason of the company’s insolvency. Chief Underwriting Officer of XLIB’s Professional Lines unit, Matthew Irvine, said, “By making these enhancements to our ‘Side A’ D&O Coverage, we are looking to provide our clients with the high level of protection and innovative solutions that they have come to expect from us.” XLIB’s Professional Lines unit provides Directors & Officers Liability, Employment Practices Liability and Errors and Omissions insurance to large corporations in a broad range of industries. Contact Carol Parker Trott at 441.294.7290 or carol.parker-trott@xlgroup.com

**XL Group’s CapAssure Combines Unprecedented Protection for Contractor and Subcontractor Performance Risks:** XL Group plc’s North America Construction and Surety units unveiled CapAssure, a collaborative solution to address performance risk on private construction projects using elements of contractor and subcontractor risk analysis. “By combining coverage for contractor and subcontractor performance risk, CapAssure is a transformative product for our industry,” according to Jason LaMonica, Vice President and Profit Center Head for XL’s Subcontractor Default Insurance business. Jason LaMonica collaborated with Bill Mills, Senior Vice President and Martha Gaines, Vice President of Surety to develop CapAssure. “The goal of CapAssure is to protect large, private construction owners from the risk of default by General Contractors and protect General Contractors from the risk of default by Subcontractors,” said Bill Mills. “By bringing together the surety and SDI underwriting capabilities of XL, we’re able to provide a very flexible insurance product to address performance risk securitization.” “Not only does CapAssure eliminate coverage redundancies and provide an alternative to Letters of Credit and other capital requirements, it gives project owners much more control in a default scenario to directly manage project completion,” explains Ms. Gaines. CapAssure provides coverage for both a project’s owner and the general contractor to cover direct and indirect costs in the event of a contractor’s failure to perform as contracted. The coverage provides financial protection against costs incurred to correct the scope of a project or in the event of a default, and other costs that may be incurred such as extended overhead, acceleration or liquidated damages. Under a single policy, limits are available up to $25 million per loss for owners and up to $50 million per loss for each subcontractor. Contact Christine Weirsky at 610.968.9395 or christine.weirsky@xlgroup.com
XL Group’s Construction Business Expands West with New San Francisco Underwriting Operation: XL Group plc’s North America Construction unit is putting their Construction risk management expertise closer to their brokers and the contractors they serve by establishing a west coast underwriting operation in San Francisco. According to Gary Kaplan, President of XL Group’s North America Construction business, “While the market may recover at its own slow pace, there are good contractors out there who don’t want to be complacent and wisely use risk management strategies to protect their profitability and even give themselves an advantage in this competitive market. We’re setting up our west coast presence with two very seasoned underwriters including Michael Simone, currently Executive Underwriter of Construction Primary Casualty and Markus Bachmann, Vice President, Builder’s Risk. Mike and Markus are relocating from New York to XL’s San Francisco office where they can work more closely with our local brokers and clients. With this move, Mike is promoted to Regional Vice President to manage our Western Region’s Construction Operations.” Contact Christine Weirsky at 610.968.9395 or christine.weirsky@xlgroup.com

Zurich Reaches Agreement with Couch Braunsdorf Insurance to Sell Professional Liability Insurance to Attorneys and Law Firms in CT, MA, and PA: Attorneys and law firms in Connecticut, Massachusetts and Pennsylvania seeking professional liability insurance from Zurich, a leading provider of liability insurance in the U.S., will now be able to purchase the insurance protection from Couch Braunsdorf Insurance Group. Zurich and Couch Braunsdorf recently signed an agreement granting Couch Braunsdorf rights to issue lawyers' professional liability policies for Zurich in CT, MA, and PA. Zurich previously reached an agreement for Couch Braunsdorf to offer coverage in Washington, DC, Maryland, Virginia and New Jersey. Based in Liberty Corner, NJ, Insurance coverages are underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Zurich lawyers' professional liability programs are available in numerous states throughout the US. Contact Deborah Gallo Dimarco at 800.952.3231 or ddimardo@couchbraunsdorf.com or Jeff Casale at 847.413.5439 or jeff.casale@zurichna.com

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