32 NPAs: How do you stay current on new P&C product offerings and services globally? This New Product Announcement column contains details from ACE; Allied World; Arthur J. Gallagher; Chartis; CFC Underwriting; CNA; Everest; FAIRPAY Solutions; ICBC; Ironshore; Lexington; Markel; Marsh; Navigators; PartnerOne; Peterson International; RIMS; RiskMeter.com; Willis; XL; and Zurich

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32 NPAs

ACE Announces New Builders' Risk Product: ACE USA has developed a coverage form to address the evolving risks and rising costs of various types of construction projects. The ACE Construction Risk Coverage Form is designed for general contractors, developers and owners with ongoing construction needs. It can also be tailored to meet project specific requirements, addressing customers' potential financial losses stemming from four-wall building projects as well as engineering-related civil construction, such as bridges, tunnels, pipelines, water treatment facilities and dams. Clients can benefit from a combined extra and expediting expense option offered by the ACE Construction Risk Coverage Form, which reimburses additional costs associated with recovering from a covered physical damage loss to a project as quickly as possible, minimizing the client's economic loss from the event. Another key feature offered through the ACE Construction Risk Coverage Form is an earth movement definition tailored for civil construction projects. This definition expands coverage for non-seismic earth movement that may impact these projects. In addition, green building endorsements are available to address customers' potential financial losses stemming from changes in environmental standards or other unique risks associated with green construction methods. ACE has also developed a Phased Structure endorsement for projects which contain multiple buildings with varying start and completion dates, allowing premium to be charged based on the construction duration of each structure rather than the overall project term. In addition, ACE offers the following key advantages associated with this new product: Service-oriented account coordination and handling by experienced and construction-specialist inland marine underwriters throughout the ACE USA regional network. Flexibility to provide capacity in an excess or quota-share position to meet the specific needs of clients and brokers on individual projects. Ability to include coverage for natural catastrophe
perils such as Earthquake, Flood and Named Windstorm with the specific limits and deductibles varying based on the project location and details. Contact Bruce Jervis at bruce.jervis@acegroup.com and Carla Ferrara at 215.640.4744 or carla.ferrara@acegroup.com

ACE Enhances Worldview with Captive Premium Tracking

**Features:** The ACE Group has made a series of enhancements to ACE WorldviewSM – its award-winning Web-based information platform that enables risk managers and their brokers to monitor and manage their multinational insurance programs. Developed in response to feedback from clients and brokers, Worldview now includes captive premium payment tracking for both locally and centrally invoiced multinational insurance programs. The new captive premium enhancements to Worldview include: Premium tracking, which allows users to follow the collection of premium payments across ACE's global network; Reinsurance summary, which tracks the status of reinsurance payments to the captive and reinsurance panel; and Customized Premium Tracking Reports to meet clients' specific requirements. Contact Stephen Wasdick at 212.827.4444 or stephen.wasdick@acegroup.com

ACE Expands Catastrophe Management Services for Environmental Risks: ACE USA has expanded its environmental risk insurance products to add catastrophe management coverage. In addition to coverage for standard remediation services included in the off-the-shelf environmental policies, ACE now covers the costs of catastrophe management services to maintain and restore public confidence following an environmental catastrophe. ACE USA's offerings are uniquely suited for companies in environmentally-intensive industries. In addition to the range of insurance coverages available, ACE offers access to specialized catastrophe readiness and response services through ESIS Catastrophe Services. Sharply focused on supporting customers in their efforts to establish effective and comprehensive catastrophe response plans, ESIS Catastrophe Services also serves a critical role in the wake of a disaster by quickly mobilizing appropriate resources for a streamlined response. When used in conjunction with ACE Environmental Risk's products, the result is a coordinated effort that can help preserve an organization's reputation and its bottom line. Key features of ACE's catastrophe management coverage for environmental risks may include: Coverage to retain responsive catastrophe management services; Offers synergy for clients also working with ESIS Catastrophe Services, ESIS' industry leading catastrophe management services program; Covers costs associated with securing the scene following a catastrophe management event, as well as affected third-party medical costs, funeral costs, psychological counseling costs, temporary living costs,
and other necessary response costs; Manages both the policy and public relations risk associated with an environmental catastrophe, as well as the costs for retaining a qualified public relations or crisis communications firm; Covers travel costs for directors, officers and others incurred at the direction of catastrophe management services; and Catastrophe management-specific aggregate limit of liability up to $250,000. Contact Carla Ferrara at 215.640.4744 or carla.ferrara@acegroup.com

ACE Insurance Innovates with Comprehensive Cover for Home Owners: ACE Insurance announced the successful launch of a new insurance product in Malaysia and Indonesia. In both these countries, the ACE Home Guard combines home insurance with personal insurance coverage for the policy holder to give comprehensive protection. The ACE Home Guard encompasses a protection plan that safeguards the insured's home property and also provides protection in the event of personal injury or disability. The inclusion of coverage for accidental death and/or disability for policy holders differentiates the ACE Home Guard from the existing home insurance product variations in Malaysia and Indonesia. In addition, ACE Home Guard offers a broader range of coverage, i.e. the policy holder can make a claim following physical damage to the property or when circumstances prevent the home owner from being able to live in their place of residence. The ACE Home Guard is a viable solution for individuals who are not insured or who inadequately insure their personal possessions and/or place of residence. The product can be sold to anyone unlike the standard home insurance products for which purchase is restricted to the owner. In Malaysia and Indonesia where shared living is commonplace, this integrated protection is practical and relevant. Contact Michele Anne Minjoot at +656.398.8708 or michele.minjoot@acegroup.com

ACE Partners with RAC to Offer Travel Insurance: ACE Group has entered into a partnership with RAC in the UK to offer travel insurance under the RAC brand. RAC currently provides a wide range of motor-related services and products to its 7 million private and corporate members. The new travel insurance product will be sold through a dedicated online insurance channel as well as via its team of European Breakdown specialists. The new travel insurance product range offers a choice of cover from a competitively priced Basic level through to a comprehensive Executive level. A bespoke Driving product has also been launched for customers driving to Europe on holiday with additional cover included as standard for satellite navigation systems, safety and awareness kits (visibility vest, triangle and portable breathalyzer kit), carjacking, emergency overseas vet
bills and golf equipment. Contact Susie Burnett at 0207.932.1867 or susie.burnett@grayling.com and Simon Williams at 0161.452.4242

**ACE Releases First Dollar Defense Endorsement for Contractors Pollution Liability Coverage:** ACE USA announced the release of the ACE First Dollar Defense Endorsement for Contractors Pollution Liability (CPL) coverage. This new offering – designed to alleviate contractors’ and consultants’ growing concerns regarding escalating defense costs – provides financial support for contractors facing litigation and defense costs for pollution incidents that occur during work they perform at a job site. Because defense costs can have a significant detrimental impact on a company's operations, the ACE First Dollar Defense Endorsement pays for legal representation from the first dollar billed. This removes the financial burden contractors and consultants face when paying self-insured retentions under their CPL policies, and it provides critical support for the ongoing successful operations of their companies. Key benefits of ACE's First Dollar Defense Endorsement include: Immediate financial support to provide legal representation for policyholders with a self-insured retention of $50,000, or less; Immediate access to ACE Environmental Risk's professional resources, including claim specialists and experienced environmental and construction counsel; Coverage available for work performed on behalf of the named insured, as well as for owned or leased locations; No exclusions for construction defects or water intrusion; Property damage definition includes natural resource damages; Responsive underwriting staff with strong expertise in providing environmental risk solutions; and Dedicated environmental claims specialists. Contact Carla Ferrara at 215.640.4744 or carla.ferrara@acegroup.com

**Allied World U.S. Launches Primary Casualty Division:** Allied World has expanded its U.S. casualty operations with the launch of a new Construction Casualty division. New lines of business being offered are: commercial general liability and commercial automobile as well as railroad protective and owners & contractors protective. Product offerings for the new division include: contractor practice programs, owner controlled insurance programs, contractor controlled insurance programs and project specific programs. Michael Conroy has been appointed Vice President, Construction to oversee the build-out of the new division. He will be based in Allied World's New York office and will report directly to Lou Iglesias, President, U.S. Property and Casualty. Contact Faye Cook at 441.278.5406 or faye.cook@awac.com

**Arthur J. Gallagher & Co. Launches Private Insurance Exchange:** Arthur J. Gallagher & Co. announced that its employee
benefit consulting operation, Gallagher Benefit Services, Inc. (GBS), has launched a private insurance exchange platform. Exchanges are expected to provide employers and employees an effective online marketplace to help them budget for, evaluate and purchase employee benefits. It offers employers a new way to budget and manage employee benefits. GBS has partnered with Liazon Corporation to offer the Bright Choices® Exchange. This online benefits store enables employers to save money on their healthcare costs by setting predictable budgets, while enabling employees to select health, dental, vision, life and disability coverage, among other benefits, from various national and regional insurance providers. Contact Linda Collins at 630.285.4009 or linda_collins@ajg.com

CFC Underwriting Launches 24/7 Privacy Breach Helpline: CFC Underwriting is delighted to announce the launch of its new 24/7 privacy breach helpline. This new service, delivered in partnership with Baker Hostetler, offers US insureds immediate access to high quality legal advice in the event that they suffer a privacy breach. After a number of high-profile attacks in recent years, larger businesses are beginning to better understand the risks associated with holding private data and are therefore taking more measures to protect themselves. Because of this, hackers are increasingly turning their attention towards smaller organisations. Whilst the rewards might not be as high, SMEs are often less secure and less prepared in the event of a privacy breach, whether the breach is the result of a hack attack or even an employee error. The CFC helpline will help to solve these issues by providing immediate access to a wide range of advice including assessment of legal and contractual notice obligations, management of contact with impacted parties, advice on how to minimise the potential for lawsuits and regulatory enforcement actions and assistance with defence against assessments by the card companies. Contact Lesley Russell at 0781.577.8038 or lesley@spotlightcomms.co.uk

Chartis Enhances its Wildfire Protection Unit® with New Mapping Technology, Expansion into Texas and More Areas of California: Chartis announced enhancements to its Private Client Group division's pioneering Wildfire Protection Unit, including geographic expansion and improved monitoring technologies. The Unit now is available to clients in the Texas cities of Austin, Dallas, Ft. Worth, Houston and San Antonio, plus more areas within San Diego, Orange County and the mountain resorts of California. The Wildfire Protection Unit is a complimentary loss mitigation service designed to help at-risk clients preempt avoidable fire damage to their properties. Response areas, defined at a zip code level, already include locations across Northern California, Southern California and Colorado. Well
before an active wildfire develops, Private Client Group clients in these locales can enroll to receive at-home consultations with Chartis' team of wildfire mitigation specialists. With an emphasis on preparedness and education, the specialists look to identify wildfire hazards around the home and surrounding property, and offer brush management recommendations. If warranted, the specialists also will apply a specially formulated fire retardant around the perimeter of the property. The retardant creates an added layer of protection that can last throughout the wildfire season. In addition to one-on-one consultations, the Wildfire Protection Unit utilizes a disaster intelligence center powered by RedZone Software to track U.S. wildfire behavior, conditions, direction and changing fire perimeters. Sophisticated mapping technology identifies insured homes in real time as wildfires approach and provides Chartis' trucks with state-of-the-art fire monitoring capabilities. In the event of an active wildfire within the service response areas, Chartis dispatches its Wildfire Protection Unit. Access permitting and in cooperation with local authorities, trucks equipped with fire retardant will attempt to visit vulnerable homes to bolster their defenses. Contact Selena Morris at 212.458.6256 or selena.morrisdifusco@chartisinsurance.com

Chartis Expands NextGen Protection® with Addition of PLL Power Pack Protect: The Chartis insurers announced the addition of PLL Power Pack ProtectSM to enhance their NextGen Protection® suite of industry specific insurance products. PLL Power Pack Protect is designed to address environmental exposures associated with ancillary assets such as transmissions systems in the power generation industry. Power generation is a continually growing and changing industry faced with an increasing amount of environmental risk exposure from ever more complicated and prevalent power transmission systems. Environmental pollution conditions at power transmission locations can cause financial hardship for the power generator, possibly affecting their ability to provide services to their customers or impacting their operating budget. PLL Power Pack Protect is combined with Crisis Response® and Crisis Management to provide an insurance solution tailored to the environmental pollution risks associated with power generation and transmission systems. Contact Selena Morris at 212.458.6256 or selena.morrisdifusco@chartisinsurance.com

CNA Announces Changes in Its Management Liability Coverage for NFP Aging Services Providers: CNA insurance companies recently announced changes in its management liability coverage form for not-for-profit aging services providers. The global business insurers' Epack Extra® policy and coverages, previously offered only to other not-for-profit organizations, is now available to providers
such as: assisted-living facilities, adult daycare, independent senior housing, skilled nursing facilities and continuing care retirement communities. Epack Extra allows producers to customize the policy to meet a customer's specific needs with multiple coverages – such as Directors & Officers, Employment Practices Liability, Fiduciary and Crime – all on one policy. Effective July 1, 2012, CNA and Aon Association Services mutually agreed to end their relationship in which Aon served as the managing general underwriter for management liability product offerings for aging services providers. As a result, producers who serve this market can work directly with CNA. Contact Dan Auslander at 609.395.2505

**Everest National Insurance Company Announces New Program for the Non-Profit Social Service Industry:** Everest National Insurance Company announced its launch of a Non-Profit Social Service Program with NIF Group, Inc. that will target a wide variety of social service providers. Daryl Bradley, President of Everest National, said, "With NIF's history and expertise in serving the needs of the non-profit social service industry, we believe that this partnership will serve the market well. We are excited to introduce our new product and look forward to establishing a long and profitable relationship with NIF." Dan Mogelnicki, Executive Vice President for NIF Group, said, "Our relationship with Everest National increases our capacity to write a wide variety of non-profit social service risks. This enables us to broaden our offerings to our retail broker customers. Combine that with Everest's strong financial stability, we bring a strong partnership to the marketplace." Contact Nancy Williams at 800.892.8892 x170

**FAIRPAY Solutions Announces Extended Stay Product Enhancement to Long-Term Care Service offering:** FAIRPAY Solutions is pleased to announce the expansion of its Long-Term Care (LTC) service offering to include Extended Stay. This enhancement, along with recent advances to impact low dollar bills for out-of-network negotiations, further expands FAIRPAY's services based on feedback from clients. With the expansion to include extended stay, FAIRPAY is now able to secure savings via prospective provider sign-off for any stay in a post-acute setting greater than 30 days. This includes transitional care and further expands the types of bills and dollars impacted. The LTC service offering was created to assist FAIRPAY clients in managing future LTC costs for stays greater than 90-days by obtaining a formal signed agreement with the provider for the complete cost of care in advance of the patient being transferred to a post-acute setting. This product has yielded a 54% savings to-date for the clients while saving them $20+ million. In addition, the solution saves case managers and adjusters meaningful time, which
they can spend focusing on more essential clinical and care delivery outcomes. Clients may utilize the LTC and Extended Stay and KPN Services® as a complement to FAIRPAY’s specialty bill review services to create a complete out-of-network cost-containment solution or as part of a customized stand-alone out-of-network solution. Contact Chad Birckelbaw at 972.715.8000

**ICBC Partners with Fix Auto in Alberta to Extend Service for Customers:** More than 3,000 crashes involving B.C. vehicles happen in Alberta each year and with the Calgary Stampede starting in a few days, many British Columbians are heading to Calgary to take part in the festivities. It will now be easier for those drivers to get back on the road faster and continue with their adventures through a new partnership between ICBC and Fix Auto in Alberta. The partnership covers all drivers with ICBC optional insurance coverage while travelling in Alberta from Edmonton south to the U.S. border. Customers involved in a crash or who have another type of claim, where their vehicle can no longer be driven or who have concerns about driving their vehicle, will be offered the option of going to a Fix Auto location when they call ICBC’s Dial-a-Claim. ICBC will connect them directly to Fix Auto, who will arrange towing, repair and rental vehicle services. Fix Auto has several locations in Alberta to provide ICBC customers with safe, high-quality repairs that are guaranteed for as long as the customer owns the vehicle. Fix Auto representatives are available 24 hours a day, seven days a week. Contact Adam Grossman at 604.982.1332 or adam.grossman@icbc.com

**IronHealth Introduces Insurance Coverage for Integrated Delivery Organizations:** IronHealth, the specialty healthcare unit of Ironshore Inc., has introduced a modular policy form to address potential gaps in insurance programs for integrated delivery organizations. IronHealth has developed the Integrated Delivery Organization (IDO) policy specifically to address the multi-line liability insurance exposures of healthcare organizations seeking to integrate care delivery and care management/financing vehicles, which can provide a broad spectrum of diverse medical services and payment processes. IronHealth’s IDO policy form allows healthcare organizations to consolidate separate liability programs into one insurance product, offering integrated protection for sector-specific liability risk. IronHealth’s IDO program addresses potential gaps in coverage resulting from the creation of new organizational models, which often combine various aspects and exposures of managed care organizations, healthcare provider organizations, physician groups, and product delivery companies. The IDO policy form provides insurance coverage options designed to work in conjunction with each other under one comprehensive program, including Directors &
Officers Liability, Managed Care Liability, Medical Professional Liability, Fiduciary Liability, and Government Billing Errors & Omissions Liability, among others. Coverage is offered up to $25 million, with $5 million available on a per coverage line basis. Contact Gaye Torrance at 212.691.5810 or lgtorrance@torranceco.com

**IronPro Announces Strategic Alliance with Zodiac Insurance:** IronPro has announced a strategic alliance with Zodiac Insurance Services, Inc. focused on the coverage needs of small business enterprises. Zodiac Insurance Services will distribute IronPro's suite of professional and management liability products, offering insurance coverages to companies with annual revenues up to $25 million. The products are designed and distributed to address liability risks specific to small to midsize entities that include for profit companies, not for profit organizations, as well as affinity insurance purchasing groups. "Serving the small to midsize market has always been a priority niche for IronPro and we have created differentiated insurance programs designed to meet the coverage demands of these companies," said Greg Flood, President of IronPro. "Zodiac Insurance Services will enable us to further build upon our dedicated team of professionals and network resources by focusing on liability risks to benefit insureds within this market sector." Contact Gaye Torrance at 212.691.5810 or lgtorrance@torranceco.com

**Ironshore Launches Commercial Crime Coverage:** Ironshore Inc. has announced the launch of a specialty Commercial Crime product to be offered by its Lloyd's Pembroke Syndicate 4000, based in London. Offering coverage limits up to GBP 20 million, Ironshore's Commercial Crime coverage indemnifies an organization for losses resulting from both internal and external crime-related activities. A company's internal threats are primarily the result of misappropriation by one or more employees of corporate assets, cash, stock, funds and/or property. External threats are triggered by a third party when control weaknesses are identified, exposing the company to unexpected financial loss, which can include check forgery, cash and securities theft, either on premises or in transit, as well as computer and funds-transfer fraud. Ironshore's Pembroke Syndicate offers a suite of specialty insurance programs that include Professional Liability, Director & Officer Liability, TRIA Insurance, and Crime coverages to serve the insurance needs of all sectors of the commercial and financial markets. Contact Gaye Torrance at 212.691.5810 or lgtorrance@torranceco.com

**Lexington Insurance Company Announces Law and Ordinance Upgrade:** Lexington Insurance Company announced the introduction of Law and Ordinance Upgrade, a new enhancement that is available
to Lexington's Higher Education, Healthcare and Commercial Real Estate Property policyholders. In the event of a covered loss, Law and Ordinance Upgrade covers costs to rebuild insured property to building codes and safety standards in accordance with the latest published International Building Code (IBC) or International Existing Building Code (IEBC) even if the local applicable building codes have not yet adopted those standards. Contact Mike Reid at 617.330.8429 or michael.reid3@chartisinsurance.com

**Markel Announces New EPL Hotline and Online Loss Control Resources:** Markel announced a new comprehensive loss control program to connect employment practices liability (EPL) policyholders with proactive and practical information for managing risks. Through partnerships with Jackson Lewis, LLP and HR Care®, Markel broadens its loss control program with a new legal hotline and online access to legal compliance information. Staffed by EPL attorneys, the hotline is managed by Jackson Lewis, LLP, one of the nation's largest and most respected employment law firms representing management in the defense of harassment, discrimination, wrongful discharge, and other workplace-related claims. In addition to the hotline, employers can utilize the Jackson Lewis web site as a resource for education, risk management publications, newsletters, and opt-in email notifications. Markel EPL insureds can attend Jackson Lewis seminars without charge. A list of breakfast seminar series, luncheons, and other programs presented at their 49 offices across the country is available at www.jacksonlewis.com. Markel EPL policyholders are also permitted access to secure areas of the HR Care web site at no charge. HR Care, an online resource service of Curtis Communications, Inc., offers high quality legal compliance information and training sessions to human resource professionals. As one of the most active employment litigation practices in the United States, Jackson Lewis contributes monthly comments and professional articles to the 20,000+ page library of information in the HR Care Publications Library. The new hotline and online loss control resources are available immediately to Markel EPL policyholders. Contact Sal Pollaro at 212.551.2281 or spollaro@markelcorp.com

**Markel Specialty Programs Partners with All Risks, Ltd. to Offer New Excess Hired/Non-Owned Auto Liability Program:** Markel Specialty Programs has expanded its partnership with All Risks, Ltd. to offer a new program for Excess Hired/Non-owned Auto Liability with limits up to $1 million through All Risks’ National Specialty Programs division. Vicki Webb, Underwriting Manager for Markel Programs stated, “The relationship that Markel has with All Risks is the definition of a true partnership. The introduction of this program is yet another opportunity for our two companies to succeed
together.” The program is accepting a broad range of classes including, but not limited to newspaper delivery, real estate, home health care (including aides, physical therapists, visiting nurses, etc.), construction, pharmaceutical reps, sales reps, manufacturers reps, and rental centers. Coverage is available in most states and written on a non-admitted basis. Contact Vicki Webb at 510.995.4029 or vwebb@markelcorp.com

Marsh Launches Workers' Compensation Center of Excellence to Help Clients Reduce Costs: Employers across all industries continue to be challenged by rising workers' compensation costs, especially medical expenses. To better assist clients in managing through this challenging environment, Marsh announced the launch of a new Workers' Compensation Center of Excellence (COE) within its U.S. Casualty Practice to harness all of the company's workers' compensation expertise and capabilities. The new COE combines the resources of Marsh's Casualty Practice, Marsh Risk Consulting, CS STARS, Marsh's Global Claims Practice, and Marsh Global Analytics, enabling the firm to seamlessly deliver a full spectrum of coordinated workers' compensation insurance and risk management capabilities to clients, including advanced analytics and modeling, pre- and post-loss strategies, claims management and advocacy, and industry leading insurance program design and placement. Contact Sally Roberts at 303.952.9453 or sally.roberts@marsh.com

Navigators Launches Directors and Officers Policy to Address Emerging Global Risks: Navigators Pro has introduced "Side A Global InNAVation (sm)," a directors and officers (D&O) liability policy to address emerging global risks. This new policy offers dedicated excess coverage for individual directors and officers for specific non-indemnifiable claims, including where the company they serve is insolvent. The policy provides coverage for civil fines and penalties, where insurable by law, when they are assessed pursuant to Section 308 of the Sarbanes Oxley Act of 2002, the Foreign Corrupt Practices Act, the U.K. Bribery Act or similar laws. Additional cost of defense coverage is afforded for alleged violations of Section 304 of the Sarbanes Oxley Act of 2002 or Section 954 of the Dodd-Frank Act. The policy contains a broad definition of wrongful acts, which includes alleged violations of the Employment Retirement Income Securities Act. Side A Global InNAVation (sm) is available for multinational U.S.-based firms and international firms listed on worldwide exchanges, including but not limited to the NYSE/Euronext, NASDAQ/OMX, LSE, TSX, ASX, and Deutsche Borse, subject to certain underwriting requirements. The product is written through Navigators Syndicate 1221 at Lloyd's of London. Contact Carl Bach at 0207.220.6976 or cbach@navg.com
**PartnerOne Environmental Teams Up with Berkley Environmental to Offer Site Pollution Liability:** PartnerOne Environmental®, Beacon Hill Associates’ underwriting division, is now working in partnership with Berkley Environmental, a Division of Berkley Specialty Underwriting Managers, to offer Site Pollution Liability. The product will provide coverage for both on-site and off-site clean-up, defense costs, and third party bodily injury and property damage claims. Coverage enhancements can include 1st and 3rd Party Transportation, Non-Owned Disposal Sites coverage, Natural Resources Damages, Mold and Legionella, and scheduled storage tank systems. Premiums start at $3,000. PartnerOne Environmental is pleased to add Site Pollution Liability to its suite of products already written with Berkley Environmental, which includes Contractors Pollution Liability (CPL), Environmental Consultants Liability (CPL/E&O), a combined General Liability/CPL/E&O form, Follow Form Excess Liability, and companion Auto and Workers Compensation. Contact Robye Davidson at 800.596.2156 x108 or rdavidson@b-h-a.com

**Petersen International Underwriters Releases New e-Application for DI Products:** Petersen International Underwriters announces the release of their new online Disability Insurance e-application. The PIU e-app is accessible to contracted producers through the firm's exclusive Producer Zone website. From the site, producers may forward the e-app to clients or embed it into their own website. Consumers are able to complete, sign and submit the e-app from anywhere in the world where an internet connection is available. A single PIU e-app may be used to apply for one or many of the following uses: personal income protection, business overhead expense, key person coverage, buy/sell agreement funding and other Disability Insurance uses. The secure form is completed with an electronic signature and is instantly sent to underwriters for review. Contact Thomas Petersen at 661.254.0006 or thomas@piu.org

**2011 RIMS Benchmark Survey Book / Just Published:** How can you quickly benchmark your GL program? Which carriers wrote the most Property policies? What is the Cost of Risk per $1,000 of revenue for different lines? For TCOR values, including data on premiums, limits and retentions across LOBs, the RIMS Benchmark Survey Book has the answers. Order the 2012 edition of the RIMS Benchmark Survey at [www.RIMS.org/book](http://www.RIMS.org/book). Data contributors always receive the book for free; RIMS members who do not contribute data pay $599 and non-RIMS members who are non-data contributors pay $899. NEW sections for this year’s edition include: 2011, The Year in Losses;
Cyber Liability (Social Media) Survey results; and Total Cost of Risk Survey results

**RiskMeter.com Expands its EQECAT Catastrophe Modeling Capabilities:** RiskMeter Online, a leading provider of real-time, natural hazard risk reports to underwriters and agents, announced it has expanded its offerings from catastrophe risk modeling firm EQECAT. This expanded agreement will add two new EQECAT modeling features to the RiskMeter Online. The first one involves enabling RiskMeter users to factor in site deductibles when running EQECAT's hurricane and earthquake average annual loss (AAL) and probable maximum loss (PML) reports. This capability will allow RiskMeter users to assess and price risk more accurately, since deductibles affect both AAL and PML results. The second feature adds standard deviation, coefficient of variation and demand surge into EQECAT's modeling results. This additional information will provide underwriters with valuable insight into a piece of business, allowing them to quickly assess risk volatility, and demand surge on labor and supplies if a catastrophe were to occur. Contact Jennifer Wasilisin-Burns at 609.682.4153 or jwasilisin@stargroup1.com or Daniel Munson at 617.737.4444 or dmunson@cdsys.com

**Willis Expands Asia Marine Practice with New Technical Services Division:** Willis Group Holdings (NYSE: WSH) has extended its risk management consulting capabilities in Asia with the formation of a new Marine Technical Services division in Singapore and has recruited Sau Weng Tang to lead this expansion. The new operation, which follows on from the success of the Willis Marine in-house loss adjusting service, will focus on offering technical risk management advice to clients in the Asia Pacific region. With a career that spans some 20 years in the shipping industry, Sau Weng has held a number of senior management positions in surveying and shipping finance. He joins Willis on July 2 from CSL where he was Managing Director. Previous roles include Director of shipping finance at Royal Bank of Scotland. In addition to augmenting the services that Willis provides its clients through the Marine Technical Services division, Sau Weng will take on the day-to-day leadership of the Marine operation in Singapore. Contact Ingrid Booth at 011.341.9625 or boothi@willis.com

**XL Group Introduces New Subcontractor Performance Risk Mitigation Programs:** The North America Construction insurance unit of XL Group announced two new subcontractor prequalification programs, through strategic partnerships with Houston-based SureTec Information Systems, Inc. and ConstructSecure, a Marlborough, Massachusetts-based construction technology firm. The
programs provide independent evaluations of subcontractors' financials and operations to help contractors make informative subcontract decisions. A pioneer in construction safety assessment, ConstructSecure has now applied their patented technology to help automate the review of financial statements. XL Group’s Subcontractor Default Insurance (SDI) customers will now have complete access to ConstructSecure's online system that allows subcontractor financial statements to be uploaded (via PDF) and reviewed in seconds. This system saves customers time and money by freeing up field or home office personnel who are currently doing this function and will have the added benefit of more consistent and timely reviews. XL Group's SDI customers will also have access to subcontractor financial analysis performed by SureTec's dedicated financial analysis team. The analysis and reports include an objective and confidential assessment of a subcontractor's financial strength and capacity to perform its work. Contact Christine Weirsky at 610.968.9395 or christine.weirsky@xlgroup.com

XL Re America and Global Ag Insurance Services Team Up to Offer Crop Insurance Solutions to Specialty Crop Producers and Growers in the Western United States: Global Ag Insurance Services, a crop insurance provider focused on western specialty crop producers, and XL Reinsurance America Inc., a reinsurance subsidiary of XL Group, announced that they have successfully teamed up to offer crop insurance through the Federal MPCI program beginning immediately. Global Ag and XLRA have received approval from the Risk Management Agency, a division of the US Department of Agriculture, to offer crop insurance policies through the Federal program. The companies will also offer named peril, crop hail and other private insurance solutions that are specifically tailored to meet the unique needs of western specialty crop producers.

XL Group Updates Pollution & Remediation Legal Liability Cover in Australia: XL Group has updated its Pollution & Remediation Legal Liability (PARLL) cover to reflect the increased financial and operational risks that companies operating in Australia face if they cause damage to the environment. In the event of a pollution incident, a company is likely to face a significant bill for environmental clean-up. In addition, enforcement agencies in Australia are increasing their focus on monitoring companies’ behavior and the impact they make on the environment as well as levying more stringent fines. The changes to PARLL respond to these ever more complex business risks, including providing cover for: Fines and penalties (where permissible to do so); Environmental and natural resource damage; Enforceable undertakings; Individual directors and officers; and Cover for illegal dumping by third parties on your
property. In Australia, we have recently seen tougher laws and stricter enforcement from environmental protection agencies in action and Australian companies are going to have to be much more vigilant in managing their environmental exposures. We have made these important enhancements to our Pollution & Remediation Legal Liability policy to help companies better manage their changing risks and respond to enhanced environmental protection laws.

**Zurich in North America Increases its Trade Credit Insurance Capacity:** Zurich has increased its Trade Credit insurance capacity to meet the needs of customers across the globe. For customers in the short term trade credit segment, Zurich has increased capacity for an individual buyer from $82.5 million per policy to $100 million per policy and policy limit of liability per customer from $150 million to $250 million. For structured trade credit customers, Zurich has increased available limits for a single buyer or obligor from $50 million to $75 million, retaining the ability to commit coverage for up to seven years. “The increase in these limits reflects our commitment to being there for our customers when it matters,” said Anne Marie Thurber, managing director of Credit and Political Risk for Zurich in North America. “We are constantly monitoring the trade credit market to ensure we are delivering solutions that meet our customers’ needs.”

Thurber said trade credit insurance is designed to help companies mitigate financial risk by offering insurance protection for the nonpayment of commercial accounts receivable — and, in the case of banks, loans and other assets — from unexpected and catastrophic losses due to insolvency, protracted default and political risks.

Thurber said that in addition to the increased capacity, Zurich’s Trade Credit policies offer additional benefits: Non-cancellable limits – Zurich credit limits are in force for the duration of the policy period; once a limit is approved, it cannot be withdrawn or reduced mid-term; Flexible coverage – Available for both domestic and export sales and financings; Flexible and customized underwriting approach – Zurich’s policies are tailored to help meet the unique needs of a business’ profile and operating environment; Policy types – Whole turnover (excess of loss), key account, single buyer or borrower, top up (excess of primary), multi-insurer syndicated programs and receivable purchase programs; and Global capabilities – Ability to roll-up international policies under one global policy or issue separate policies written on local or non-admitted Zurich entity paper. Thurber said that, in addition to these benefits, Zurich has the experienced Trade Credit team necessary to match the right coverage with every customer. “Following the global financial crisis, the world credit outlook has not become any easier to navigate, and our multinational customers count on us and their brokers to help them expand while
protecting their balance sheets.” Contact Steve McKay at 847.706.2265 or steven.mckay@zurichna.com

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