

## Focus On E&S

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**“In a tough E&S market, partnering with the right people who have the expertise and who can deliver creative underwriting is the best way to compete successfully.”**

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*John DiBiasi, CPCU  
President, Excess & Surplus Lines*

The XL Insurance Excess & Surplus Lines unit offers general liability and property insurance solutions through a relatively exclusive franchise of wholesale brokers. We work closely in a relationship-oriented way with each contracted wholesale broker office, acting as a partner to underwrite tough and unique excess & surplus lines risks.

Wholesale brokers have to consider several key areas when seeking an excess and surplus lines relationship, including:

### **FINANCIAL SECURITY**

The XL Insurance E&S unit writes business exclusively on A+ XV paper so you can confidently offer your clients a financially secure insurer.

### **REPUTATION**

You need to have a comfort level with the carrier and its underwriters. Communication must be open and honest. The XL Insurance E&S unit holds itself accountable to a high standard of integrity and service and we have a relationship-oriented approach to working with our wholesale brokers. This attitude is central to our commitment of delivering intelligent solutions with integrity.

### **EXPERTISE**

Surplus lines risks are unique — so the knowledge and expertise of the wholesale broker and the underwriter are crucial elements of success.

“Unique risks require specialized knowledge and you need a partner with a vast accumulation of industry experience to help you handle these accounts,” said Jeanne Rondeau, CPCU, vice president and central region branch manager located in Scottsdale, AZ. “On average, our underwriters have 20+ years of experience. As your partner, we have the specialized knowledge you require to compete successfully in the market. Our underwriters are as trained and prepared as the wholesale brokers we serve to handle the toughest risks.”

### **EXCEPTIONAL SERVICE AND LOCAL ACCESS**

When time is of the essence it makes a wholesale broker's job much easier if your carrier is on the ground and knows your territory. The XL Insurance E&S unit's branch office structure enables our people to operate in a local environment and intimately know their territories. “Our four branch offices in three locations — Scottsdale, AZ, New York City, and Exton, PA — afford easy local access to wholesale brokers throughout the US,” explained Dom Anzalone, vice president and regional branch manager in New York City.

“General liability and property risks are handled by underwriters who are sitting side by side in the same branch office, which promotes greater coordination of coverages and responsive servicing of your tough accounts that need real-time solutions,” added Vickie Sprague, vice president and regional branch

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manager of the western XL Insurance E&S branch office also located in Scottsdale, AZ.

### BACKROOM SUPPORT

“You need a partner who can get a policy to you quickly and efficiently,” said Lori Green, assistant vice president and operations manager. “Providing backroom support is as important as giving you timely quotes on tough risks. Therefore, we are committed to timely policy issuance and we have the capabilities to ensure that you’re putting a professional-looking policy into the insured’s hands.”

### OUR RISK APPETITE

The XL Insurance E&S unit will consider most risks with only a few exceptions. “Whatever risk comes your way — whether a manufacturer of industrial hoses used in the oil and mining industry; sales of solar heating panels; armed security guards for nightclubs; machinery equipment dealers; or, various types of contractors — we’re ready to help. We have the people, expertise, service, and financial strength to offer solutions that will help our wholesale brokers successfully compete in this tough marketplace,” added Dave Halm, vice president and regional branch manager located in Exton, PA.

### CONTACTS

For more information, please visit:  
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