



NAUSCH, HOGAN & MURRAY, INC.

135 PINELAWN ROAD, SUITE 202N
MELVILLE, N.Y. 11747
(212) 480-4200 • Fax: (212) 480-2920

May 29, 2024

Yonkers Public Schools
One Larkin Center
Yonkers, New York 10701
Attn: Mr. Michael Pelliccio

Re: Yonkers Public Schools
Property including Boiler & Machinery Insurance
Policy Period: July 1, 2024 – July 1, 2025

Dear Mr. Pelliccio,

In response to the request for Proposals of Insurance with respect to the renewal of Yonkers Public Schools' Property and Boiler & Machinery insurance, Zurich American Insurance Company has put forth the best offer. While Travelers was eager to retain the business, they were unable to compete with the Zurich American Insurance Company offer with respect to premium and/or limits, terms or conditions.

The Zurich American Insurance Company (AM Best Rating A+, XV), quote highlights below:

Program Comparison

	<u>Expiring</u>	<u>Renewal</u>	<u>Difference</u>
Values	\$1,069,867,590	\$1,094,290,916	+ 2.28%
Rate	0.146573%	0.136052%	- 7.18%
Premium	\$1,568,139	\$1,488,800	- 5.06%
Property Engineering Fee	N/A	\$ 14,400	
Boiler & Machinery Engineering Fee	N/A	\$ 30,000	

\$1,533,200 Total Cost for Zurich's Premium, Underwriting Service Fee, Zurich Risk Engineering including sales tax if provided) EXCLUDING all other Taxes, Fees and Surcharges. The total cost is effectively a 2.23% decrease over the expiring cost.

Taking the increased value into account, the real premium rate decrease is 7.18%.

INSURANCE BROKERS
REINSURANCE INTERMEDIARIES

NEW YORK / ROTTERDAM / LONDON / ST. THOMAS / RIO DE JANEIRO / SINGAPORE

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 Mr. Michael Pelliccio
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In your review of this proposal, you will note that when compared to the current property insurance policy, the overall schedule of values increased roughly 2.28% (\$1,094,290,916 vs.\$1,069,867,590). This increase in values continues to be the result of continued increased building construction costs and inflation.

A breakdown of the Zurich American Insurance Company (Admitted) costs is as follows:

\$1,475,940	Premium
\$ 12,860	TRIA (this can be declined)
\$ 14,400	Risk Engineering Service Fee- Property
\$ 30,000	Risk Engineering Service Fee- Boiler and Machinery
<u>\$1,533,200</u>	

Zurich American Insurance Company has agreed to the following Annual Additional Premiums, which are to be pro-rated if coverage is bound:

Justice Sonia Sotomayor Community School - 121 McLean Ave Yonkers NY 10705

Building	\$ 63,500,000	
Contents	\$ 2,600,000	
BI	\$ -	
Total	\$ 66,100,000	\$ 79,320

Robert Halmi Sr Academy of Film & Television - 463 Hawthorne Ave Yonkers NY 10705

Building	\$ 67,500,000	
Contents	\$ 4,600,000	
BI	\$ -	
Total	\$ 72,100,000	\$ 86,520

As per usual, there was a canvas of the markets, the results of some of the markets detailed below:

London Market:

Alcor- Provided a very rough non-binding indication of \$750,000 for a USD 25,000,000 excess of \$25,000,000. They would also prefer not to include Terrorism Risk Insurance Act coverage.

- Apollo- Provided a very rough non-binding indication of Primary USD 25,000,000 excess of USD 250,000 deductible for USD 1,500,000 or a USD 500,000 deductible for a premium of USD 1,400,000.
- Beazley- looked at a Primary USD 50,000,000 advising that they did not think they could compete.

Domestic Market:

- Aspen- Advised that they would need an inland marine exposure in order to consider.
- AXA XL- Advised that this one still is not within their appetite.
- Mitsui Sumitomo Marine Management (U.S.A.), Inc. – Advised that unfortunately there has been no changes in their underwriting appetite and this risk is still out of appetite.
- Philadelphia Insurance Company-Their stance has not changed in the past year, but they did appreciate being brought the opportunity.
- RLI Insurance Company- It is not within our appetite and will be declined.
- SOMPO International- Unfortunately the property will not be a fit.
- SWISS Re- Over the last two years, they have reviewed this and struggled with the amount of combustible construction (34%) and non-sprinklered values (40%). Additionally, they have concerns with the loss history, as the account has had frequent sizable losses over the years. These concerns still exist, and therefore, unfortunately were not able to quote, especially on a single carrier basis.

To highlight some of the differences in the terms and conditions of Travelers compared to Zurich, please note the following:

PREMIUM

Expiring cost is \$1,568,139

Travelers offered renewal at a cost of \$1,738,998 (roughly 10.8957% increase)

Zurich is offering a cost of \$1,533,200 (roughly 2.22806% decrease)

LIMITS

Travelers offered limits with a 10% margin clause per building. Essentially this means that in the event of the claim each building has the limit on the Schedule of Values plus 10% additional.

Zurich is offering a standard blanket limit of \$200,000,000. While Zurich will take the Schedule of Values being reported into consideration, you will have a standard blanket limit of coverage for a policy limit of \$200,000,000 subject to replacement cost, unless otherwise stated.

Ordinance and Law (CODE)

Travelers offered Ordinance and Law sublimit of \$5,000,000.

Zurich is offering Increased Cost of Construction limit of \$25,000,000

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Machinery Breakdown / Boiler & Machinery

Travelers offered Equipment Breakdown limit of \$50,000,000
Zurich is offering the full \$200,000,000 limit for Equipment Breakdown

EARTHQUAKE

Travelers Limit \$10,000,000
Zurich limit \$20,000,000

FLOOD

Travelers offered a \$10,000,000 Flood limit subject to \$100,000 deductible except \$5,000,000 Flood limit at 1408 Nepperhan Avenue and 1 Larkin Center subject to \$250,000 deductibles.

Zurich is offering \$20,000,000 Flood limit subject to \$100,000 deductible EXCEPT \$15,000,000 limit at 350 Hawthorne Avenue and 60 Crescent Place also subject to \$100,000 deductible and \$10,000,000 Flood limit subject to \$250,000 deductible at 1 Larkin Center and 565 Warburton Avenue.

The general property damage deductible is \$100,000 for each company.

In summary, when reviewing the above, Zurich American Insurance Company, an admitted company in New York State, has presented the most competitive offer of property insurance inclusive of boiler and machinery.

As always, if you have any questions, concerns or comments please do not hesitate to contact us.

Thanks and Best Regards,



Doreen McLoughlin
dm/ms
Encl.

May 29, 2024

PROPOSAL OF INSURANCE

INSURED: YONKERS PUBLIC SCHOOLS

ADDRESS: ONE LARKIN CENTER
YONKERS, NEW YORK 10701

TERM: JULY 1, 2024 – JULY 1, 2025

COVERAGE: PROPERTY, BOILER & MACHINERY, AND TERRORISM

INSURER: ZURICH AMERICAN INSURANCE COMPANY (A+, XV BY AM BEST)

POLICY TERRITORY: THE UNITED STATES OF AMERICA, ITS TERRITORIES AND POSSESSIONS

PERILS INSURED: COVERED/SPECIAL CAUSE OF LOSS – INCLUDING FLOOD & EARTHQUAKE

VALUATION: REPLACEMENT COST APPLIES, EXCEPT AS OTHERWISE STATED, WITHIN THIS POLICY.
VEHICLES AND VACANT BUILDINGS – ACTUAL CASH VALUE

LIMITS: \$200,000,000 PER OCCURRENCE

\$200,000,000 BOILER & MACHINERY INSURED'S PREMISES ONLY (ALL COVERAGES COMBINED),
MAXIMUM IN ANY ONE ACCIDENT- NOT TO EXCEED \$1,500,000 FOR REFRIGERANT AND
\$1,500,000 FOR SPOILAGE FROM BREAKDOWN OF COVERED EQUIPMENT

\$15,000,000 PER OCCURRENCE/ANNUAL AGGREGATE FLOOD WITH RESPECT TO THE
FOLLOWING PREMISES:
350 HAWTHORNE AVENUE, YONKERS, NEW YORK 10705
60 CRESCENT PLACE, YONKERS, NEW YORK 10704

\$10,000,000 PER OCCURRENCE/ANNUAL AGGREGATE FLOOD WITH RESPECT TO THE
FOLLOWING INSURED PREMISES:
1 LARKIN CENTER, YONKERS, NEW YORK 10701
565 WARBURTON AVENUE, YONKERS, NEW YORK 10701

\$20,000,000 PER OCCURRENCE/ ANNUAL AGGREGATE FLOOD IN THE POLICY TERRITORY-
FEMA IS RESPONSIBLE FOR DETERMINING FLOOD ZONES AT THE TIME OF A LOSS.

NO FLOOD COVERAGE FOR PROPERTY COVERED UNDER ERRORS & OMISSIONS,
MISCELLANEOUS PERSONAL PROPERTY, MISCELLANEOUS UNNAMED LOCATIONS, NEWLY
ACQUIRED OR TRANSIT SPECIAL COVERAGE (STORM SURGE IS PART OF FLOOD)

\$20,000,000 PER OCCURRENCE/ANNUAL AGGREGATE EARTH MOVEMENT

\$200,000,000 PER OCCURRENCE NAMED STORM

\$200,000,000 PER OCCURRENCE HAIL OR WINDSTORM OTHER THAN NAMED STORM

TIME SPECIFICATIONS: 168 HOURS EARTH MOVEMENT OCCURRENCE
72 HOURS NAMED STORM OCCURRENCE
10 DAYS FOR NON-PAYMENT OF PREMIUM
90 DAYS CANCELLATION FOR ANY OTHER REASON

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DEDUCTIBLES:

\$	100,000	COMBINED PROPERTY DAMAGE AND TIME ELEMENT, IN ANY ONE OCCURRENCE
\$	100,000	EARTH MOVEMENT COMBINED PROPERTY DAMAGE AND TIME ELEMENT, IN ANY ONE OCCURRENCE
\$	250,000	FLOOD OCCURRING AT THE FOLLOWING INSURED PREMISES IN ANY ONE OCCURRENCE: 1 LARKIN CENTER, YONKERS, NEW YORK 10701 565 WARBURTON AVENUE, YONKERS NEW YORK 10701
\$	100,000	FLOOD COMBINED PROPERTY DAMAGE AND TIME ELEMENT WHERE FLOOD COVERAGE APPLIES EXCEPT HIGH HAZARD ZONES, IN ANY ONE OCCURRENCE
\$	100,000	BREAKDOWN OF EQUIPMENT COMBINED PROPERTY DAMAGE AND TIME ELEMENT IN ANY ONE ACCIDENT: \$100,000 CONTINGENT TIME ELEMENT PER OCCURRENCE \$100,000 CRISIS EVENT COVERAGE
\$	100,000	NAMED STORM COMBINED PROPERTY DAMAGE AND TIME ELEMENT
\$	100,000	WATER DAMAGE COMBINED PROPERTY DAMAGE AND TIME ELEMENT

TOTAL INSURED VALUE: \$1,094,290,916

SUBJECTIVITIES: ALL STATE MANDATED ENDORSEMENTS
CONSULT POLICY FOR ACTUAL TERMS AND CONDITIONS
PROPOSALS CONTAIN A BRIEF OUTLINE OF COVERAGES
TERMS AND CONDITIONS OF THE POLICY TAKE PRECEDENCE OVER ANY PROPOSALS

RISK ENGINEERING FEE IS BROKEN INTO PROPERTY RISK ENGINEERING FEE ARE FOR RISK PROPERTY VISIT AND INSPECTION FOR TWO LOCATION FOR THE 2024-2025 POLICY YEAR:
183 PALMER ROAD YONKERS, NEW YORK 10701
160 WOODLAWN AVENUE YONKERS, NEW YORK 10704

BOILER, MACHINERY AND EQUIPMENT FEE OF \$30,000 (IDENTIFIED 39 LOCATIONS WITH 64 OBJECTS REQUIRING AN ANTICIPATED OF 25 VISITS ALONG WITH CERTIFICATE/JURISDICTIONAL FEES THAT ZURICH WILL PAY ON YOUR BEHALF- THESE CERTIFICATES/JURISDICTIONAL COSTS THAT ARE THE RESPONSIBILITY OF THE INSURED ISSUED BY THE STATE.

FORM: ZURICH EDGE II POLICY FORM

PREMIUM & FEES:	\$1,475,940	PROPERTY
	\$ 12,860	TRIA (THIS COVERAGE CAN BE DECLINED)
	\$ 14,400	RISK ENGINEERING SERVICE FEE- PROPERTY
	\$ 30,000	RISK ENGINEERING SERVICE FEE- BOILER AND MACHINERY
TOTAL COST	\$1,533,200	(ZURICH PREMIUM, ZURICH UNDERWRITING SERVICE FEE, ZURICH RISK ENGINEERING INCLUDING SALES TAX IF PROVIDED) EXCLUDING ALL OTHER TAXES, FEES AND SURCHARGES

PLEASE NOTE THAT THE PREMIUM SHOWN ABOVE IS NET OF TAXES, SURCHARGES, ASSESSMENTS AND DUTIES. APPLICABLE TAXES WILL APPLY

Additional Coverages, Sub-limits, Deductibles Extensions of Coverage

\$5,000,000	NEW CONSTRUCTION OR ADDITIONS AT ALL LOCATIONS
\$200,000,000	GROSS EARNINGS NOT TO EXCEED 12 MONTHS
\$200,000,000	GROSS PROFITS NOT TO EXCEED 12 MONTHS
\$5,000,000	EXTRA EXPENSE
\$5,000,000	LEASEHOLD INTEREST
180 DAYS	EXTENDED PERIOD OF LIABILITY

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Additional Coverages, Sub-limits, Deductibles Extensions of Coverage

30 DAYS NOT TO EXCEED	\$5,000,000	ORDINARY PAYROLL
30 DAYS NOT TO EXCEED	\$5,000,000	WAGES
	\$1,000,000	BETTER GREEN UPGRADE BUT NOT TO EXCEED \$500,000 PER BUILDINGS (OR STRUCTURES) FOR VEGETATIVE ROOFS
30 DAYS FOR PROPERTY WITHIN 1 MILE, NOT TO EXCEED	\$10,000,000	CIVIL OR MILITARY AUTHORITY
	\$10,000,000	CLOUD SERVICE AND COMMUNICATION INTERRUPTION IN THE ANNUAL AGGREGATE
	NOT COVERED	COMPLETED CIVIL ENGINEERING STRUCTURES
	\$1,500,000	COMPUTER SYSTEMS DAMAGES IN THE ANNUAL AGGREGATE
	\$1,000,000	CONTINGENT TIME ELEMENT BUT NOT TO EXCEED THE FOLLOWING LIMITS:
		\$1,000,000 PER SCHEDULED OR UNSCHEDULED DIRECT DEPENDENT TIME ELEMENT LOCATIONS PER FILE ON SCHEDULE WITH THE COMPANY.
		NOT COVERED FOR EXTRA EXPENSE, EARTH MOVEMENT, FLOOD, NAMED STORM, CYBER EVENT
		NOT COVERED CONTINGENT TIME ELEMENT FOR SCHEDULE OR UNSCHEDULED INDIRECT DEPENDENT TIME ELEMENT LOCATION
		\$1,000,000 ATTRACTION PROPERTIES LOCATED WITHIN 1 MILE OF THE INSURED LOCATION; HOWEVER NOT COVERED FOR CYBER EVENT, EARTH MOVEMENT, FLOOR OR NAMED STORM
		CONTRACT PENALTIES
	\$500,000	
30 DAYS FOR EVENTS WITHIN 1 MILE, NOT TO EXCEED	\$250,000	CRISIS EVENT IN THE ANNUAL AGGREGATE
	\$5,000,000	DECONTAMINATION COSTS
	NOT COVERED	DELAY IN COMPLETION
	NOT COVERED	EMERGENCY EVACUATION EXPENSE – IMPENDING LOSS
	\$5,000,000	ERRORS AND OMISSIONS
	\$5,000,000	EXPEDITING COSTS
	\$1,500,000	FINE ARTS BUT NOT TO EXCEED \$100,000 LIMIT PER ITEM
	NOT COVERED	HISTORICAL BUILDINGS PRESERVATION
	30 DAYS	IMPOUNDED WATER
	\$25,000,000	INCREASED COST OF CONSTRUCTION
30 DAYS FOR PROPERTY WITHIN 1 MILE, NOT TO EXCEED	\$10,000,000	INGRESS/EGRESS
	NOT COVERED	INTERNATIONAL INTERDEPENDENCY
	NOT COVERED	INTERRUPTION BY FOOD BORNE ILLNESS OR COMMUNICABLE DISEASE
	\$1,500,000	LAND AND WATER CONTAMINANT CLEANUP, REMOVAL AND DISPOSAL IN THE ANNUAL AGGREGATE
	\$1,500,000	LAND IMPROVEMENTS BUT \$500,000 PER TREE FOR TREES NOT REPLACED WITHIN 12 MONTHS, BUT NOT TO EXCEED \$1,500,000 PER OCCURRENCE. THIS COVERAGE EXCLUDES EARTHQUAKE, FLOOD AND NAMED STORM
	\$1,000,000	LEASE CANCELLATION
30 DAYS NOT TO EXCEED	\$1,000,000	LOGISTICS EXTRA COST
	\$10,000,000	MISCELLANEOUS PERSONAL PROPERTY
	\$10,000,000	MISCELLANEOUS UNNAMED LOCATION
	\$10,000	MONEY DURING NORMAL BUSINESS HOURS
	\$10,000	MONEY IN LOCKED SAFE OR VAULT

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Additional Coverages, Sub-limits, Deductibles Extensions of Coverage

180 DAYS NOT TO EXCEED	\$25,000,000	NEWLY ACQUIRED
	\$10,000,000	OFF PREMISES SERVICE INTERRUPTION IN THE ANNUAL AGGREGATE (UTILITY SERVICES)
	\$500,000	PROFESSIONAL FEES
	\$1,000,000	
BUT NOT TO EXCEED 48 HOURS FOR GROSS EARNINGS OR GROSS PROFIT		PROTECTION AND PRESERVATION OF PROPERTY IN THE ANNUAL AGGREGATE
	NOT COVERED	RADIOACTIVE CONTAMINATION
12 MONTHS NOT TO EXCEED	\$1,000,000	RESEARCH AND DEVELOPMENT
	NOT COVERED	RESEARCH ANIMALS
	30 DAYS	RETRAINING OF EMPLOYEES
	\$500,000	SPOILAGE FROM ON PREMISES SERVICE INTERRUPTION
60 DAYS NOT TO EXCEED	\$250,000	TENANTS ACCESS IN THE ANNUAL AGGREGATE
60 DAYS NOT TO EXCEED	\$250,000	TENANTS RELOCATION AND REPLACEMENT EXPENSE
	\$1,000,000	TRANSIT
	\$5,000,000	VALUABLE PAPERS AND RECORDS
QUALIFYING PERIOD:	24 HOURS	CLOUD SERVICE AND COMMUNICATION INTERRUPTION APPLIES SEPARATELY AT EACH LOCATION
	24 HOURS	COMPUTER SYSTEMS DAMAGE APPLIES SEPARATELY AT EACH INSURED LOCATION
	24 HOURS	CRISIS EVENT APPLIES SEPARATELY AT EACH INSURED LOCATION
	24 HOURS	LOGISTICS EXTRA COST
	24 HOURS	OFF PREMISES SERVICE INTERRUPTION APPLIES SEPARATELY AT EACH INSURED LOCATION
	24 HOURS	SPOILAGE FROM ON PREMISES SERVICE INTERRUPTION
	24 HOURS	TENANTS ACCESS APPLIES SEPARATELY AT EACH INSURED LOCATION

INSPECTIONS AND RECOMMENDATIONS:

ZURICH'S PROPERTY LOSS PREVENTION SERVICES ARE EITHER INCLUDED IN THE PREMIUM OR SUPPLEMENTED BY THE RISK ENGINEERING SERVICE FEE SHOWN IN THE PREMIUM AND FEE SECTION AND ARE SUBJECT TO ZURICH'S DETERMINATION OF THE DEGREE OF SERVICES NECESSARY UNLESS OTHERWISE SPECIFIED. ADDITIONAL SERVICES CAN BE ADDED ON A FEE BASIS. UPON BINDING, ZURICH WILL NEED A SURVEY CONTACT PERSON'S NAMED AND PHONE NUMBER TO SET UP INSPECTIONS SHORTLY AFTER BINDING.

BREAKDOWN OF EQUIPMENT IS NOT EXCLUDED, ZURICH IS RESPONSIBLE FOR THE JURISDICTIONAL INSPECTIONS, AND WILL NEED CONTACTS FOR ALL LOCATIONS IN ORDER TO CONFIRM NEEDED JURISDICTIONAL INSPECTIONS. FEES CHARGE FOR CERTIFICATES ISSUED BY THOSE HAVING AUTHORITY TO DO SO ARE THE RESPONSIBILITY OF THE INSURED.

THE PREMIUM QUOTED IS SUBJECT TO SATISFACTORY LOSS PREVENTION VISITS AND SHOULD HAZARDS OR PROTECTION LEVELS BE SIGNIFICANTLY DIFFERENT THAN WHAT IS INDICATED IN THE QUOTE REQUEST SUBMISSION ZURICH RESERVES THE RIGHT TO REPRICE OR WITHDRAW THE PROPERTY INSURANCE PROPOSAL.

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May 29, 2024

PROPOSAL OF INSURANCE ENDORSEMENT

To be endorsed & pro-rated once purchased

Justice Sonia Sotomayor Community School –
121 McLean Avenue Yonkers NY 10705

Building	\$ 63,500,000	
Contents	\$ 2,600,000	
BI	\$ -	
Total	\$ 66,100,000	\$ 79,320

Robert Halmi Sr Academy of Film & Television –
463 Hawthorne Avenue Yonkers NY 10705

Building	\$ 67,500,000	
Contents	\$ 4,600,000	
BI	\$ -	
Total	\$ 72,100,000	\$ 86,520

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Yonkers City School District

Bundled Claims Services

Senior Customer Service Executive

Bill Salvatore
201-209-4595
william.salvatore@zurichna.com

- Facilitates transition to Zurich
- Single point of contact & claims / service liaison

Zurich Care Center / Claim Reporting

- Available 365 days a year, 24 hours a day, 7 days a week
- After-hours emergency response service for catastrophic losses
- Online reporting options accessible from any smartphone, tablet or computer

Property Claims Services

Zurich can help manage small to highly complex property claims. Our dedicated Property claim professionals are committed to delivering proactive and timely intervention and our senior-level adjusters bring an average 20 years of experience to handle more sophisticated claims. Additionally, our team conducts year-round planning to help ensure we are well prepared to serve you in the event of a loss. We consistently audit our resources, test our processes, and optimize our approach to promote continuous improvement.

We can help you:

- Respond immediately to catastrophic events
- Gain 365/24/7 access to a vast national network of experts
- Identify current and future risks through advanced applications of data
- Maximize salvage recoveries through Zurich industry contacts
- Pursue opportunities to recover costs and improve overall program performance
- Conduct year-round planning to help ensure we are well prepared to serve you in the event of a loss
- Consistently audit our resources, test our processes and optimize our approach to promote continuous improvement



Areas of Specialization

- Machinery and Equipment
- Construction and Builders Risk
- Financial Services
- Healthcare
- Marine
- Energy
- Auto
- Exploration and Production
- Real Estate



Zurich Resilience Solutions Risk Engineering Proposal for Yonkers Public Schools

05/03/2024

© 2024 Zurich Services Corporation



Introduction

Zurich Services Corporation (ZSC) seeks to be your Machinery Breakdown risk engineering provider of choice. Our team works closely with customers to provide jurisdictionally mandated boiler and pressure vessel inspections and equipment related risk engineering services.

This Machinery Breakdown Risk Engineering service proposal has been tailored to your specific operations, equipment, and exposures. Our team is available to review the enclosed details and customize them to further meet your needs.

The conditions set forth below are valid for the next 120 days. Services described will be provided through the agreed upon term beginning with your acceptance of this proposal.

A designated ZSC Machinery Breakdown Risk Engineer will serve as your main contact and will be responsible for ensuring the proposed Risk Engineering services are provided.

Proposed Machinery Breakdown Risk Engineering Services

Service Category	Description	Service Fee*
Jurisdictionally Mandated Boiler and Pressure Vessel Inspections	Boiler and pressure vessel inspections required to maintain operational compliance with the Rules and Regulations of the jurisdiction in which the equipment is domiciled. Services provided by National Board of Boiler Inspectors (NBBI) and local jurisdictional commissioned engineers. Includes 39 locations with 64 objects requiring an anticipated 25 visits.	30,000.00

Total Fee Service Summary \$ 30,000.00

*Service Fee includes travel time, expenses, taxes, and account coordination support.

Yonkers Public Schools

Service Locations

Address	Services	City	State	Country
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Key features of the field servicing

Our team will schedule visits in accordance with your preferences. The scope of each ZSC Risk Engineering visit will follow all mutually defined service requirements and include:

Prior scheduling and confirmation of the visit date, time, and agenda.

An opening conference to plan for efficient use of facility personnel's time.

A facility tour to observe, inspect or review selected equipment and operations.

A closing conference to discuss inspection results and observations with a final review to include potential risk improvement advice.

Other ZSC Risk Engineering services that may be beneficial include*:

- [Cyber Risk Assessment and Risk Management](#)
- [MOVUS FitMachine Continuous Condition Monitoring](#)
- [Fuel Fired Equipment Safety Surveys \(CO Exposures\)](#)
- [Machinery Breakdown Equipment Focused Risk Assessments](#)
- [MSHA and Non-jurisdictional Pressure Equipment Inspections](#)
- [Electrical/Mechanical Infrared Thermography Inspection Services](#)
- Dissolved Gas Analysis of Transformer Insulating Fluid
- Customized Training for the Operation and Care of Boilers, Pressurized Equipment and Machinery

*To learn more about these services or obtain a fee proposal, please contact me.

Our Technology

Following the risk management decision making process, ZSC Risk Engineering has created technology platforms to support Risk Managers at every step. Our technology combines with our personal service to create seamless servicing. Our state-of-the-art **Zurich On-Site** is our mobile report writing application which allows our engineers to communicate to customer sites and risk management in real time and is one of a kind in the industry. Our **Zurich Risk Advisor** is an interactive tool that can allow anyone to grade their own location, learn more about each Risk Factor, or access helpful resources. **Benchmarking** helps you understand strengths and weakness within your business, as well as compared to your peers. Finally, My Zurich is our interactive award-winning customer portal which is available 24 hours a day to manage your risks. Learn more here: [Link](#)

If you have questions or would like to proceed with the services outlined, please contact me.

Keith Myers

RE Title: Risk Engineering Consultant

RE Email Address: keith.myers@zurichna.com



Introducing the Zurich Resilience Solutions Marketplace

- Discover trusted risk services and solutions
- Innovative solutions to protect people, property, and more
- Questions about a solution or want to buy? *Contact us in the Marketplace, we're here to help!*

Visit us today: <https://zrsmarketplace.zurich.com/home>



The Zurich Services Corporation
Zurich Resilience Solutions | Risk Engineering
1299 Zurich Way, Schaumburg, Illinois 60196-1056
800.982.5964 www.zurichna.com

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Risk Engineering Proposal

Yonkers City School District

05/03/2024



Introduction

The Zurich Services Corporation (ZSC) and our Risk Engineering team is committed to delivering products and services to help you achieve your business objectives. We look forward to working with **Yonkers City School District, Nausch, Hogan & Murray, Inc.**, and your Zurich Underwriter, **Julia Hodnett**, to help reduce your total cost of risk.

This fee-based ZSC Risk Engineering services proposal is based on our initial review of your operations, exposures and losses. We are available to review this proposal and customize it to further meet your needs and wishes.

Upon acceptance, a designated ZSC Risk Engineer will act as your point of contact and be responsible for providing the proposed Risk Engineering services.

Proposed Risk Engineering Services

Service	Description	Locations	Service Fee*
Property Assessments	ZSC Risk Engineer will conduct focused field surveys that include the evaluation of facility construction, occupancy, protection and exposures (COPE), the review of management programs, interdependency and contingency exposures, business interruption resilience, natural hazards exposure, and the development of risk improvement advice and loss scenarios.	Based on 4 risk assessment site visits	\$14,400
Total Fee Service Summary**			\$14,400.00
<p>*Service Fee includes travel time, expenses, taxes, and account coordination support.</p> <p>** All fee quotes are valid for ninety (90) days from the date of the quotation. Beyond that, quotations will require re-confirmation and/or adjustment.</p>			

Property Site Risk Assessments

#	Address	City	State	Country
1	160 Woodlawn Ave	Yonkers	NY	USA
2	183 Palmer Rd	Yonkers	NY	USA

Key features of the field servicing

The Zurich Services Corporation
Risk Engineering
1299 Zurich Way, Schaumburg, IL 60196-1056
800 982 5964 www.zurichna.com



We will schedule visits in accordance with your preferences, and the scope of each ZSC Risk Engineering assessment will follow the service requirements. This will include:

- Confirmation of the scheduled visit prior to the visit date including an agenda
- An opening conference to plan for efficient use of the facilities management's time
- Facility tour
- Witnessing and/or review of selected fire protection tests as required
- A closing conference discussing the survey's results, including obtaining feedback on risk improvement advice

Additional Services

Other possible ZSC Risk Engineering services that may be beneficial may include*:

- Machinery Breakdown Services
- Plan review, project management, and other special requests as directed by customer and broker
- Global Property Fire Protection Course
- Property appraisals
- Thermographic scanning
- Business Resilience Services
- Climate Change Resilience Services

*To learn more about these services or obtain a fee proposal, please contact me.

Our Technology

Following the risk management decision making process, ZSC Risk Engineering has created technology platforms to support Risk Managers at every step. Our technology combines with our personal service to create seamless servicing. Our state-of-the-art **Zurich On-Site** is our mobile report writing application which allows our engineers to communicate to customer sites and risk management in real time and is one of a kind in the industry. **Benchmarking** helps you understand strengths and weakness within your business, as well as compared to your peers. **My Zurich** is our interactive award-winning customer portal that is available 24 hours a day to manage your risks. Finally, our **Zurich Risk Advisor App** is an interactive tool that can allow anyone to grade their own location, learn more about each Risk Factor, or access helpful resources. Learn more here: [Link](#)

If you have questions or would like to proceed with the services outlined, please contact me.

William Carter

Sr. Risk Engineering Consultant

william.carter@zurichna.com

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This is intended as a general description of certain types of risk engineering services available to qualified customers through The Zurich Services Corporation. The Zurich Services Corporation does not guarantee any particular outcome and there may be conditions on your premises or within your organization, which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to help you assess your changing risk environment. Risk Engineering services are provided by The Zurich Services Corporation.

*Additional Risk Engineering Services are available on a fee-for-service basis plus applicable travel costs. Please contact your dedicated Risk Engineering point of contact for more information.

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The Zurich Services Corporation
Risk Engineering
1299 Zurich Way, Schaumburg, IL 60196-1056
800 982 5964 www.zurichna.com





ZURICH®

Policy Changes

Insured Name Yonkers Public Schools	Policy Number TBD	Effective Date 07/01/2024	Endorsement Number 2
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under:

The Zurich Edge II Policy

Type(s) of Change(s)			
<input type="checkbox"/>	Name of Insured	<input type="checkbox"/>	Mailing Address of Insured
<input type="checkbox"/>	Policy Number	<input type="checkbox"/>	Company
<input type="checkbox"/>	Effective/Expiration Date	<input type="checkbox"/>	Legal Status of Insured/Business of Insured
<input type="checkbox"/>	Payment Plan	<input type="checkbox"/>	Premium Determination
X	Additional Interested Parties	<input type="checkbox"/>	Coverage Forms and Endorsements
<input type="checkbox"/>	Limits/Exposures	<input type="checkbox"/>	Deductibles
<input type="checkbox"/>	Covered Property/Location Description	<input type="checkbox"/>	Classification/Class Codes
<input type="checkbox"/>	Rates	<input type="checkbox"/>	Underlying Insurance

CHANGE (S)

It is hereby understood and agreed upon that the following schedule of additional interested parties is added.

Insured Premises Address	Additional Insured	Description of Covered Property
150 King Cross Scarsdale NY	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	Equipment
150 Rockland Avenue Yonkers, NY	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	Equipment
375 Kneeland Avenue Yonkers, NY	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	Equipment
350 Hawthorne Avenue Yonkers, NY	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	Equipment
1061 N. Broadway Yonkers, NY	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	Equipment
160 Bolmer Avenue Yonkers, NY	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	Equipment

All other terms, conditions and limitations of this Policy remain unchanged.



ZURICH[®]

Policy Changes

Insured Name Yonkers Public Schools	Policy Number TBD	Effective Date 07/01/2024	Endorsement Number 1
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under:

The Zurich Edge II Policy

Type(s) of Change(s)			
<input type="checkbox"/>	Name of Insured	<input type="checkbox"/>	Mailing Address of Insured
<input type="checkbox"/>	Policy Number	<input type="checkbox"/>	Company
<input type="checkbox"/>	Effective/Expiration Date	<input type="checkbox"/>	Legal Status of Insured/Business of Insured
<input type="checkbox"/>	Payment Plan	<input type="checkbox"/>	Premium Determination
X	Additional Interested Parties	<input type="checkbox"/>	Coverage Forms and Endorsements
<input type="checkbox"/>	Limits/Exposures	<input type="checkbox"/>	Deductibles
<input type="checkbox"/>	Covered Property/Location Description	<input type="checkbox"/>	Classification/Class Codes
<input type="checkbox"/>	Rates	<input type="checkbox"/>	Underlying Insurance

CHANGE (S)

It is hereby understood and agreed upon that the following schedule of Loss Payee is added.

Additional interest	Description of Covered Property	Loss Payee Name and Address	Loss Payable	Lender's Loss Payee
160 Bolmer Avenue Yonkers, NY	Equipment	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	X	X
1061 N. Broadway Yonkers, NY	Equipment	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	X	X
350 Hawthorne Avenue Yonkers, NY	Equipment	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	X	X

375 Kneeland Avenue Yonkers, NY	Equipment	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	X	X
150 Rockland Avenue Yonkers, NY	Equipment	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	X	X
150 King Cross Scarsdale, NY	Equipment	Sterling National Bank 400 Rella Boulevard Montebello, NY 10940	X	X

All other terms, conditions and limitations of this Policy remain unchanged.



THIS DISCLOSURE DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER ANY POLICY.

DISCLOSURE OF IMPORTANT INFORMATION RELATING TO TERRORISM RISK INSURANCE ACT

SCHEDULE*

Premium attributable to risk of loss from certified acts of terrorism for lines of insurance subject to TRIA:

\$12,860.00

*Any information required to complete this Schedule, if not shown above, will be shown in the quote or proposal.

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act ("TRIA"), as amended, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the risk of loss from terrorist acts certified under that Act for lines subject to TRIA. That portion of premium attributable is shown in the Schedule above. The premium shown in the Schedule above is subject to adjustment upon premium audit, if applicable.

B. Disclosure of Federal Participation in Payment of Terrorism Losses

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, the United States Government may pay up to 80% of insured losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

C. Disclosure of \$100 Billion Cap on All Insurer and Federal Obligations

If aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a calendar year (January 1 through December 31) and an insurer has met its deductible under the program, that insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

D. Availability

As required by TRIA, we have made available to you for lines subject to TRIA coverage for losses resulting from acts of terrorism certified under TRIA with terms, amounts and limitations that do not differ materially from those for losses arising from events other than acts of terrorism.

E. Definition of Act of Terrorism under TRIA

TRIA defines "act of terrorism" as any act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act ("TRIA"), to be an act of terrorism. The Terrorism Risk Insurance Act provides that the Secretary of Treasury shall certify an act of terrorism:

1. To be an act of terrorism;
2. To be a violent act or an act that is dangerous to human life, property or infrastructure;
3. To have resulted in damage within the United States, or outside of the United States in the case of an air carrier (as defined in section 40102 of Title 49, United States Code) or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), or the premises of a United States mission; and
4. To have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

No act may be certified as an "act of terrorism" if the act is committed as part of the course of a war declared by Congress (except for workers' compensation) or if losses resulting from the act, in the aggregate for insurance subject to TRIA, do not exceed \$5,000,000.

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Tuesday, April 16, 2024 9:17 AM
To: Doreen McLoughlin
Subject: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

From: David Mullins <dmullins@nhmurray.co.uk>
Sent: Tuesday, April 16, 2024 7:45 AM
To: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Cindy Davis <cdavis@nhmurray.com>; Anthony Picariello <anthpica@nhmurray.co.uk>
Subject: RE: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

Alex,

Had this offer from **Alcor**:

“ Generally on something like this we would look to write a 25x25 to try and get a good balance of a fairly rated premium along with a still healthy RoL. We would prefer not to include the TRIA. It’s very hard to tell without modelling but I’d anticipate around USD 750k less 20% for a 25x25 as a really rough non-binding thought.”

Best Rgds,

David

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Thursday, April 25, 2024 8:41 AM
To: Doreen McLoughlin
Subject: FW: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

From: David Mullins <dmullins@nhmurray.co.uk>
Sent: Thursday, April 25, 2024 7:37 AM
To: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Cindy Davis <cdavis@nhmurray.com>; Anthony Picariello <anthpica@nhmurray.co.uk>
Subject: RE: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

Alex,

The **Apollo** quote/ VRI:

As a VRI I would be at following terms:

P25m per occ x 250k AOP deductible @ 1.5m less 20%

500k AOP @ 1.4m less 20%

Other T&Cs tba

Best Rgds,

David

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Friday, May 3, 2024 12:12 PM
To: Doreen McLoughlin
Subject: Beazley UK Yonkers Public Schools Property Insurance - Renewal July 1, 2024

From: David Mullins <dmullins@nhmurray.co.uk>
Sent: Friday, May 3, 2024 11:53 AM
To: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Doreen McLoughlin <dmccloughlin@nhmurray.com>
Cc: Cindy Davis <cdavis@nhmurray.com>; Anthony Picariello <anthpica@nhmurray.co.uk>
Subject: RE: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

Alex,

Beazley have now reviewed and rated this: (comments are based on a Primary USS 50 Mio)

“I don’t think we can compete then.

The USD 25m xs USD 25m was not worth very much at all (all the premium is basically in the first USD 25m).

However, if you then wrote a 10% line, it would just about earn enough to meet the AFB USD 50k min premium.”

Best Rgds,

David

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Monday, April 15, 2024 10:21 AM
To: Doreen McLoughlin
Subject: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

From: Justin Moran <Justin.Moran@aspen-insurance.com>
Sent: Friday, April 12, 2024 6:27 AM
To: Doreen McLoughlin <dmloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>
Subject: RE: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

Doreen

Thanks for checking in. Unfortunately, we'd still need that inland marine piece in order to consider. We'll have to pass here. Please let me know if you have any questions.

Thanks again

Justin Moran

Vice President - US Fine Arts Lead Underwriter
US Inland Marine Division

Justin.Moran@aspen-insurance.com

M + 1 917 612 5700



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in the US: Aspen Specialty Insurance Company and Aspen American Insurance Company; both of 175 Capital Boulevard, Suite 103, Rocky Hill, CT 06067 USA. Tel: +1 860 760 7700.

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<http://www.aspen.co/About-Us/corporate--regulatory-information/>.

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Friday, April 26, 2024 9:27 AM
To: Doreen McLoughlin
Subject: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

From: Strohsahl, Steve <steve.strohsahl@axaxl.com>
Sent: Thursday, April 25, 2024 5:12 PM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>
Subject: RE: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

Confidential

Hi Doreen,

Sorry for my delay in getting back to you. Unfortunately this one still isn't within our appetite so I will have to pass again this year.

Best Regards,
Steve



Steve Strohsahl

Senior Underwriter
Property Insurance
AXA XL, a division of AXA

Brookfield Place, 225 Liberty Street, 40th Floor
New York, New York 10281

Email: Steve.Strohsahl@axaxl.com

Tel : +1 (212) 915-6351

Mobile : +1 (718) 753-5600

axaxl.com



Doreen McLoughlin

From: Doreen McLoughlin
Sent: Wednesday, April 17, 2024 8:17 AM
To: Doreen McLoughlin
Subject: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

From: Harwell, Connie <Connie.Harwell@msig-na.com>
Sent: Tuesday, April 16, 2024 7:14 PM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>
Subject: RE: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

Some people who received this message don't often get email from connie.harwell@msig-na.com. [Learn why this is important](#)

Hi Doreen,

Hope you are doing well too. Thank you for the submission. Unfortunately there has been no changes in our underwriting appetite and this risk is still out of appetite for us. Sorry we can't help but appreciate the consideration. Best of luck with this placement.

Best Regards,

Connie Harwell
AVP – Marine Underwriting Manager, West Zone
Mitsui Sumitomo Marine Management (U.S.A.), Inc.
Office: (818) 738-7463
Cell: (908) 432-5677
Email: Connie.Harwell@msig-na.com



777 South Figueroa Street
Suite 3600 (36th Floor)
Los Angeles, CA 90017

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Doreen McLoughlin

From: McGroarty, William <William.McGroarty@phly.com>
Sent: Thursday, April 11, 2024 3:08 PM
To: Doreen McLoughlin
Cc: Harrison, Sean
Subject: Fwd: Yonkers Public Schools Property Insurance - Renewal July 1, 2024
Attachments: YPS Property Submission 2024.pdf; YPS Property Loss Reports 07 01 2011 to 04 10 2024 as of 04 08 2024.pdf

You don't often get email from william.mcgroarty@phly.com. [Learn why this is important](#)

Hi Doreen,

Our stance has not changed in the past year, but I do appreciate you bringing this opportunity our way.

The only areas we have been successful public school business is on the premises environmental for things like lead, asbestos and mold. Or on the student accident policies.

Please let me know if either of those areas would be an opportunity.

I have included Sean Harrison on the environmental side of things to take a quick look.

Let us know either way, thanks!

Best,

Bill McGroarty

Marketing Representative
Philadelphia Insurance Companies
A Member of the Tokio Marine Group

68 South Service Road, Suite 235, Melville, NY 11747

O: 516-493-4444 | M: 516-418-0276 | William.McGroarty@phly.com

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Doreen McLoughlin

From: Doreen McLoughlin
Sent: Monday, April 15, 2024 10:16 AM
To: Doreen McLoughlin
Subject: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

From: Rob Smith <Rob.Smith@rlicorp.com>
Sent: Thursday, April 11, 2024 6:02 PM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>
Subject: RE: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

Doreen,

There is no need to forward this submission via a wholesale broker. It is not within our appetite and will be declined.

Rob V. Smith – RLI Insurance Co.
AVP / E&S Property / Midwest-Northeast Region
O - (312) 361-8119

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Friday, April 26, 2024 12:40 PM
To: Doreen McLoughlin
Subject: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

From: Maguire, Sarah <smaguire@sompo-intl.com>
Sent: Friday, April 26, 2024 11:54 AM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>; Maguire, Sarah <smaguire@sompo-intl.com>
Subject: RE: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

Hi Doreen,

Unfortunately the property also will not be a fit. Appreciate the look!

Best,
Sarah



Sarah Maguire

Assistant Vice President
Northeast Region Leader, Middle Market Commercial Specialty Property U.S.
Sompo International, North America

1221 Avenue of the Americas, 19th Floor
New York, NY 10020
Cell +1 (646) 369 6072
Email smaguire@sompo-intl.com
www.sompo-intl.com

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Wednesday, April 24, 2024 10:21 AM
To: Doreen McLoughlin
Subject: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

From: Angel King <Angel_King@swissre.com>
Sent: Tuesday, April 23, 2024 5:04 PM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>
Subject: RE: Yonkers Public Schools Property Insurance - Renewal July 1, 2024

Hey Doreen,

Thanks for the submission. I apologize, I meant to get back to you earlier. Over the last two years, I reviewed this deal and struggled with the amount of combustible construction (34%) and non-sprinklered values (40%). Additionally, I have concerns with the loss history, as the account has had frequent sizable losses over the years. These concerns still exist, and I unfortunately won't be able to quote this deal, especially on a single carrier basis.

Thanks again for the opportunity. Let me know if you to discuss further.

Thank You,

[Angel King](#) | Senior Underwriter | [Vice President](#) | Corporate Solutions | [North America](#)
[SR Corporate Solutions America Holding Corporation](#) | 1301 Avenue of the Americas, 10019 New York, United States (USA)

Direct: +1 917 368 4133 **Mobile:** +1 203 435 1864 **Email:** Angel_King@swissre.com

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