



NAUSCH, HOGAN & MURRAY, INC.

135 PINELAWN ROAD, SUITE 202N

MELVILLE, N.Y. 11747

(212) 480-4200 • Fax: (212) 480-2920

June 2, 2023

Yonkers Public Schools
One Larkin Center
Yonkers, New York 10701
Attn: Mr. John Carr

Re: Yonkers Public Schools
Automobile Insurance Renewal
Policy Period: July 1, 2023 – July 1, 2024

Dear Mr. Carr,

In response to your request for proposals of insurance with respect to Yonkers Public Schools' automobile insurance, we have received the most competitive renewal offer from the incumbent carrier, Philadelphia Indemnity Insurance Company (A++, XV by A.M. Best). They are offering the renewal of the primary \$1,000,000 limit of liability for an annual premium, inclusive of fees, of \$193,085 based upon the schedule of vehicles provided containing sixty-two units. This represents roughly a 9.44% increase over the expiring inception premium, which was \$176,432. This increase continues to be the result of a frequency in claims (as of April 4, 2023, 23 reported in the last six years) and loss ratio. The automobile loss ratio for the last six years is approximately 55.01%. When taking into consideration the vehicle changes made this year, the total annualized premium for the expiring year is \$177,515, therefore the rate increase is roughly 8.7%, slightly below Philadelphia's advice that prior to any exposure changes, a 10% increase will apply.

We have also obtained Philadelphia Indemnity Insurance Company's (A++, XV AM Best) agreement to offer excess liability insurance, on an admitted basis, in the amount of \$4,000,000 excess of the \$1,000,000 primary insurance at \$55,623 (including TRIA) roughly a 6.94% increase over the expiring annual premium of \$52,015 (including TRIA). This is a function of the underlying automobile liability premiums increasing along with the cost of reinsurance.

Accordingly, the total cost for the \$5,000,000 limit of insurance, 100% with Philadelphia Indemnity Insurance Company on an admitted basis, is \$248,708 (\$193,085 for the primary \$1,000,000 plus \$55,623 for the \$4,000,000 excess of the \$1,000,000 primary). Philadelphia Indemnity Insurance Company has again presented the most competitive offer, affording Yonkers Public Schools' seamless automobile liability coverage for the same limit of \$5,000,000 that has been carried by the district for the past several years.

Travelers advised that, unfortunately they were taking a pass on quoting this as it is outside of their appetite. They also advised that the target premium is far less than what they consider adequate for the exposure. CNA Insurance has advised that they will not be able to offer terms on this opportunity due to the monoline auto structure and fleet exposure. SOMPO International declined as they do not offer automobile insurance for this class of business. Allianz also declined to quote they are not a market for monoline automobile or any casualty line for education risks. Hanover advised that they were not interested in reviewing this account. Zurich, Hartford and CHUBB declined to quote.

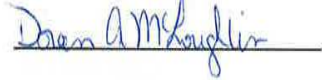
INSURANCE BROKERS
REINSURANCE INTERMEDIARIES

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

Page 2
Mr. John Carr
June 2, 2023

In conclusion, the offer presented by Philadelphia Indemnity Insurance Company on a primary and excess basis will afford Yonkers Public Schools seamless coverage for the full \$5,000,000 limit of insurance at the most competitive cost.

Thanks and Best Regards,



Doreen McLoughlin

dm/ms
Encl.

INSURANCE BROKERS • AVERAGE ADJUSTERS
REINSURANCE INTERMEDIARIES

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

June 2, 2023

PROPOSAL OF INSURANCE

NAMED INSURED: Yonkers Public Schools/ The City of Yonkers/The Yonkers Board of Education/Yonkers City School District/City School District of the City of Yonkers

ADDRESS: One Larkin Center
Yonkers, New York 10701

COVERAGE: Automobile Liability and Physical Damage

SECURITY: Philadelphia Indemnity Insurance Company (A++, XV by A.M. Best)

POLICY TERM: July 1, 2023 – July 1, 2024

COVERAGE:	Liability Coverage	Symbol 10
	Auto Medical Payments	Symbol 2
	Uninsured/Underinsured Motorists	Symbol 6
	Comprehensive/Collision	Symbol 2,19
	Personal Injury Protection / Additional PIP	Symbol 5

LIMITS:

- \$1,000,000 Combined Single Limit
- \$1,000,000 Uninsured/Underinsured Motorist / Hired Non-Owned Liability
- \$ 50,000 Personal Injury Protection
- \$ 100,000 Additional Personal Injury Protection
- \$ 10,000 Auto Medical Payments
- \$ 25,000 Optional Basic Economic Loss
- \$ 100 Towing & Labor Each Disablement

DEDUCTIBLES: Comprehensive - \$500 each occurrence
Collision - \$1,000 each occurrence

EXPOSURE: 62 vehicles as per schedule on file

CONDITIONS: Commercial Automobile Elite Endorsement
Glass breakage (Windshields and Windows) No deductible applies for autos which carry Comprehensive coverage
Hired Auto Physical Damage- Actual Cash Value or the cost for repair or replacement of the vehicle, whichever is less subject to deductible.
Symbol "2" means only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
Symbol "5" means owned "autos" subject to no-fault. Any "auto" owned by an insured that is garaged or licensed in a state where no-fault benefit laws exists. This symbol also applies to any "auto" acquired after the policy begins.
Symbol "6" means only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
Symbol "10" means any auto, except vehicles owned, hired or borrowed used to transport students/children.
Symbol "19" means only those "autos" that are land vehicles and that would qualify under the definition of "mobile equipment" under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

FORM SCHEDULE:

NYFTZ	1219	New York Free Trade Zone Class 1 and 2 Policy Notice
CDC Parents	0510	A Fact Sheet for Parents
CDC Youth Sports	0610	A Fact Sheet for Athletes
BJP-190-1	1298	Commercial Lines Policy Jacket
PI-FEES-NOTICE1	1119	Notice Late/Non-Sufficient Funds/Reinstatement Fee
PP2020	0220	Privacy Notice For Commercial Lines
CPD-PIIC-NY	0221	Common Policy Declarations

NAUSCH, HOGAN & MURRAY, INC.

Insurance Brokers •

Reinsurance Intermediaries

135 PINELAWN ROAD, SUITE 202N
MELVILLE, N.Y. 11747

(212) 480-4200 • FAX: (212) 480-2920

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June 2, 2023

**FORM SCHEDULE
(CONTINUED):**

PI AI SCH 1 NY	0317	Additional Insured Schedule
PI NI SCH 1 NY	0617	Named Insured Schedule
PI FEE SCH 1 NY	0317	Fees and Surcharges Schedule
IL0017	1198	Common Policy Conditions
IL0183	0808	New York Changes- Fraud
IL0185	0808	New York Changes- Calculation of Premium
PI-ACL-001 NY	1218	Absolute Cyber Liability and Electronic Exclusion
PI-TER-DN1	0121	Disclosure Notice Of Terrorism Ins Coverage Rejection
PI-CA-AD-CDEX-NOTICE	0121	Advisory Notice to Policyholders-Notice of Red in Cov
PI-CADS03 NY	0511	Business Auto Declarations New York
PI-CA-DEC-1 NY	0417	New York Supplemental Dec (Personal Injury Protection)
PI-CA-SCH-1 NY	0811	Business Auto Schedule New York
PI SCH HC 1 NY	0617	Schedule of Hired or Borrowed Covered Auto
CA0001	0310	Business Auto Coverage Form
CA0102	1221	New York Changes- For Hire Autos
CA0112	0114	New York Changes in Business Auto
CA0225	0114	New York Changes – Cancellation
CA2024	0705	New York Mobile Equipment
CA2048	0299	Designated Insured
CA2232	1113	NY Mandatory Personal Injury Protection Endorsement
CA2233	1113	Additional Personal Injury Protection (New York)
CA2260	0492	New York Optional Basic Economic Loss Coverage
CA3107	0518	NY Supplementary Uninsured/Underinsured Motorists
CA9903	0306	Auto Medical Payments Coverage
CA9954	0797	Covered Auto Designation Symbol
PI-CA-001 NY	0915	Commercial Automobile Elite Endorsement
PI-MANU-1	0100	CA2048 Addl Insured-Designated Insured (Hampshire Management Co

SUBJECT TO:

A signed UM/UIM Selection/Rejection form is required upon binding. (If applicable).
Any taxes, fees or surcharges included in the total premium shown on the proposal are not subject to installment billing.
A maximum per installment fee of \$5.00 may be included (some states may vary).
Proposals contain a brief outline of coverages.
Terms and conditions of the policy take precedence over any proposal.

PREMIUM:

\$193,085 (includes New York Motor Vehicle Fee of \$610)

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June 2, 2023

EXCESS AUTOMOBILE LIABILITY

LIMITS: \$4,000,000 Combined Single Limit excess of Philadelphia Indemnity Insurance Company \$1,000,000 Combined Single Limit Underlying (Defense in Addition to Limits)
In Excess of Primary Occurrence Form

SECURITY: Philadelphia Indemnity Insurance Company- ADMITTED (A++, XV by AM Best)

CONDITIONS: UP TO 61 Autos
Commercial Excess Liability Coverage Form – PIC-EXS-001
Commercial Excess Liability Declarations – PIC-EXS-002
Exclusion- Abuse or Molestation- PIC-EXS-003
Exclusion- Asbestos- PIC-EXS-006
Exclusion- Access or Disclosure of Confidential or Personal Information and Data-Related Liability-PIC-EXS-031
Exclusion- Punitive or Exemplary Damages PIC-EXS-035
Exclusion- Silica or Silica Dust PIC-EXS-038
Minimum Earned Premium Endorsement PIC-EXS-051
Exclusion- Communicable Disease PIC-EXS-069
Anti-Stacking Limitation Endorsement PIC-EXS-097
Total Per- and Polyfluoroalkyl Substance (PFAS) Exclusion Endorsement PIC-EXS-140
Cap on Losses from Certified Acts of Terrorism OR Exclusion of Certified Acts of Terrorism (depending on option chosen)
Absolute Cyber Liability and Electronic Exclusion – PI-ACL-001
NY State Amendatory Form(s)
Uninsured/Underinsured Motorist Exclusion

SUBJECT TO: All Underlying carriers have minimum AM Best rating of A- VII or better
Completed, signed and dated Acord 131 due at binding
Signed TRIA Rejection form due at binding (if TRIA is rejected). If TRIA is accepted, it must be included on all underlying policies.
Receipt and favorable review/approval of any/all manuscript forms and/or restrictions of coverage prior to binding.
Within 30 days of effective date, copy underlying Automobile Policy
Within 30 days of the effective date, review of excess quote on layers above us and Philadelphia Indemnity Insurance Company reserving the right to adjust pricing accordingly. If no layer(s) above, this must be advised in writing.
Within 30 days of effective date, details of Risk Management Program. Note: Most Safety Manuals/IPPs are geared to Workers Compensation and rarely address third party liability exposures including:
a. Safety Program protecting the public and others on a job site
b. Quality Control procedures for completed work or products
c. Auto Safety including: Vehicle Maintenance, MVR Screening and Standards
This is issued upon the reliance of information submitted to Philadelphia Indemnity Insurance Company by the applicant. By accepting this, the applicant accepts the terms and conditions contained and verifies that all information is accurate, true and complete and that no pertinent or material information has been withheld or omitted.
If TRIA is accepted, it must be included in all underlying policies.
Proposals contain a brief outline of coverages
Terms and conditions of the policy take precedence over any other documents

PREMIUM: \$54,000 Plus Optional Terrorism Risk Insurance Act Premium \$1,623
Flat Rate
Premium due 30 days from effective date

FINAL PREMIUM: \$193,085 Primary Auto
\$ 54,000 Excess Auto Liability
\$247,085 or \$248,708 if TRIA is elected on the Excess Automobile Liability
Above premium does not include any taxes, fees or surcharges that may be applicable.

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VEH #	YEAR	MAKE	MODEL	VIN #	ORIGINAL COST	COND.
1	2006	FORD	ECONOLINE	1FTSE34L06DB06403	\$15,124.00	GOOD
2	2006	FORD	ECONOLINE	1FTSE34L26DB06404	\$15,124.00	GOOD
3	2006	FORD	ECONOLINE	1FTSE34L46DB06405	\$15,124.00	GOOD
4	2006	FORD	ECONOLINE	1FTSE34L66DB06406	\$15,124.00	GOOD
5	2002	ARSEN	TRAILER	1A9CK162X2G527371	\$4,160.00	GOOD
6	2004	GMC	SAVANNA	1GTHG35U341116532	\$18,487.00	GOOD
7	2004	GMC	SAVANNA	1GTHG35U241115453	\$18,487.00	GOOD
8	1999	FORD	SUBURBAN	1FMRE11L3XHC17511	\$19,465.50	POOR
9	2004	GMC	VAN	1GTHG35U841114436	\$18,487.00	GOOD
10	2000	CHEVR	VAN	1GCHG39R4Y1222581	\$20,954.00	GOOD
11	2009	FORD	PICKUP	1FTYR15E79PA22214	\$16,918.63	GOOD
12	2000	GMC	REFRIG.	1GDG6H1C2YJ518598	\$54,100.00	FAIR
13	2002	FORD	REFRIG.	1FDXF46F62ED15385	\$43,803.00	GOOD
14	2002	GMC	BUCKET TRUCK	1GDM7H1C82J500050	\$111,782.00	GOOD
15	1997	FORD	DUMP TRUCK	1FDKF38F9VEB17261	\$28,179.00	GOOD
16	2006	GMC	TRUCK	1GDJK34D76E183417	\$34,749.00	GOOD
17	2001	PARKER	TRAILER	13ZHS101811003990	\$2,620.00	GOOD
18	2001	CHEVR	UTILITY	3GBKC34G31M112660	\$33,540.00	GOOD
19	2009	DODGE	UTILITY	3D6WG46T19G524257		GOOD
20	2009	DODGE	STAKE BODY	3D6WG46T39G524258		GOOD
21	2009	DODGE	UTILITY WH	3D6WC66L29G526977		GOOD
22	2011	FORD	VAN	1FTNE2EW6BDA60974	\$16,225.87	GOOD
23	2011	FORD	VAN	1FTNE2EW2BDA60972	\$15,225.87	GOOD
24	2011	FORD	VAN	1FTNE2EW4BDA60973	\$16,225.87	GOOD
25	2012	FORD	CAF. TRUCK	1FDUF5GT9CEA41324	\$53,369.00	GOOD
26	2013	FORD	EXPLORER	1FM5K8D85DGB71284	\$39,522.00	NEW
27	2012	FORD	CAF. TRUCK	1FDUF5GT4CEB79580		GOOD
28	2014	FORD	F450	1FDUF4HT2EEA98198	\$50,400.00	NEW
29	2014	FORD	F450	1FDUF4HT4EEA98199	\$50,400.00	NEW
30	2013	CASE	BACKHOE	JJGN59SNEDC591279	\$111,837.00	NEW
31	2014	FORD	VAN	1FTSE3EL1EDA35158	\$21,615.47	NEW
32	2014	FORD	VAN	1FTSE3EL8EDA35156	\$21,615.47	NEW
33	2014	FORD	VAN	1FTSE3ELXEDA35157	\$21,615.47	NEW
34	2014	FORD	VAN	1FTSE3EL6EDA35155	\$21,615.47	NEW
35	1992	JOHN-DEERE	BACKHOE	T0310DA782299	\$27,250.00	POOR
36	2014	FORD	ESCAPE	1FMCU9GX4EUE28559	\$23,268.00	NEW
37	2014	FORD	ESCAPE	1FMCU9GX0EUE28560	\$23,268.00	NEW
38	2014	FORD	ESCAPE	1FMCU9GX2EUE28561	\$23,268.00	NEW
39	2014	FORD	ESCAPE	1FMCU9GX6EUE28563	\$23,268.00	NEW
40	2016	FORD	F450	1FDUF4HT6GEC17194	\$59,959.09	NEW
41	2016	FORD	F450	1FDUF4HT8GEC17195	\$59,959.09	NEW
42	2014	JACOB	TRACTOR	705391797	\$76,731.00	NEW
43	2016	FORD	F150	1FTFX1EF1GFD00615	\$33,737.98	

44	2016	FORD	F150	1FTFX1EFXGFD00614	\$33,737.98	
45	2017	FORD	F350 XLT	1FT8X3B62HEE05678	\$40,547.30	Brand New
46	2017	JEEP	PATRIOT	1C4NJRBB9HD208601	\$22,900.00	Brand New
47	2017	JEEP	PATRIOT	1C4NJRBB7HD208600	\$22,900.00	Brand New
48	2018	Ford	Transit	1FTYR1ZM5JKA48068	\$27,732.34	Brand New
49	2018	Ford	Transit	1FTYR1ZM7JKA48069	\$28,233.34	Brand New
50	2018	Ford	Transit	1FTYR1ZM5JKA48071	\$28,233.34	Brand New
51	2018	Ford	Transit	1FTYR1ZM3JKA48070	\$28,233.34	Brand New
52	2019	Ford	F550	1FD0X5GT5KED39847	\$74,644.00	Brand New
53	2021	Toyota	RAV-4	JTMCB3FVXMD047241	\$36,568.00	Brand New
54	2021	Ford	F-150	1FTFX1E54MFC36976	\$29,623.52	Brand New
55	2021	Ford	F-150	1FTFX1E52MFC36975	\$29,985.52	Brand New
56	2022	Ford	F-450	1FDTF4HN2NDA01424	\$60,094.30	Brand New
57	2022	Ford	F-450	1FDTF4HN4NDA01425	\$60,094.30	Brand New
58	2022	Ford	Explorer	1FM5K8FW9NNA12115	\$51,800.00	Brand New
59	2023	Ford	250	1FTBR1Y81PKA89249	\$44,202.87	Brand New
60	2023	Ford	250	1FTBR1Y80PKA88433	\$44,202.87	Brand New
61	2023	Ford	250	1FTBR1Y83PKA89625	\$44,202.87	Brand New
62	2023	Ford	250	1FTBR1Y80PKA89209	\$44,202.87	Brand New

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Monday, May 22, 2023 9:57 AM
To: Doreen McLoughlin
Subject: Travelers- Decline

From: Williams, Ross G <RGWILLI2@travelers.com>
Sent: Friday, May 19, 2023 5:15 PM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: McKenna, Colin <CMCKENN2@travelers.com>; Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>; Borkenhagen, Kate <KBORKENH@travelers.com>
Subject: RE: Yonkers Public Schools-Automobile Insurance Renewal July 1, 2023

Hi Doreen,

Apologies for not getting back to you sooner on this.

I took a look at the submission in whole and discussed with my Management & Underwriting team. Unfortunately we are going to take a pass on quoting for this being out of appetite. Also the target premium is far less than what we could consider adequate for the exposure.

I am sorry we could not help you place this account. Thank you for your consideration of Travelers Public Sector.

Below is some information on our business unit:

Our core appetite includes: municipalities (towns, cities, counties) as well as water and sewer districts. We so also have a limited appetite for stand-alone Libraries and Bus Transit Authorities.

Some of the highlights of the Travelers program include:

- **A non-assessable** program with a superior (A++ AM Best) financial rating
- Travelers is the largest writer of Public Sector business nationwide
- A dedicated Risk Control team specifically trained to work with municipal accounts
- Consistent underwriting practices – no major changes anticipated to our Public Sector program
- A local team who understands the needs of customers in the territory

If you have any questions, please let me know.

I hope you have a great weekend!

Ross G. Williams | Account Executive Officer | Public Sector Services
Travelers
485 Lexington Ave | 6th Floor
New York, NY 10017
W: (860) 277-4895 | C: (860) 338-0244
RGWILLI2@travelers.com



Doreen McLoughlin

From: Doreen McLoughlin
Sent: Monday, May 15, 2023 2:17 PM
To: Doreen McLoughlin
Subject: CNA- Decline

From: Mavrovic,Gianna <Gianna.Mavrovic@cna.com>
Sent: Tuesday, April 25, 2023 5:25 PM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>
Subject: RE: Yonkers Public Schools-Automobile Insurance Renewal July 1, 2023

Hi Doreen,

Hope all is well.

After reviewing, we will not be able to offer terms on this opportunity, Yonkers Public Schools due to the monoline auto structure and fleet exposure.

Please feel free to give me a call with any questions or to discuss further. Again, thank you for considering CNA.

Best,
Gianna

Gianna Mavrovic
CNA Underwriter, Middle Market
125 Broad Street 8th Floor, New York NY 10004
Cell: 718-970-1974
Gianna.Mavrovic@cna.com

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Monday, May 15, 2023 2:19 PM
To: Doreen McLoughlin
Subject: Sompo- Decline

From: Maguire, Sarah <smaguire@sompo-intl.com>
Sent: Tuesday, April 18, 2023 12:21 PM
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-Automobile Insurance Renewal July 1, 2023

Hi Doreen,

Hope all is well! Per our attached correspondence earlier this month, unfortunately this one will not be a fit for us on the property side. Unfortunately we do not offer auto for this class of business so we must respectfully decline to quote. Thanks again for the look!

Best,
Sarah



Sarah Maguire

Assistant Vice President, Commercial Specialty Property – US
Sompo International, North America

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

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Monday, May 15, 2023 2:25 PM
To: Doreen McLoughlin
Subject: Allianz- Decline

From: Haake, John (AGCS) <john.haake@agcs.allianz.com>
Sent: Monday, April 17, 2023 4:14 PM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>
Subject: RE: Yonkers Public Schools-Automobile Insurance Renewal July 1, 2023

Internal

Hi Doreen,

Bill Paradis forwarded me your submission, since he only handles property. I had a chance to review this one, we are not a market for monoline auto or any casualty line for education risks.

We appreciate the opportunity and look forward to working with you on the next one.

John

John M. Haake

Regional Middle Market Leader | MidCorp Northeast Zone
Allianz Global Corporate & Specialty®
28 Liberty Street 24th Floor
New York, NY 10005

Phone: +1.215.207.6416
john.haake@agcs.allianz.com

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Monday, May 15, 2023 2:18 PM
To: Doreen McLoughlin
Subject: Hanover- Decline

From: Todd Hallett <todd@djcolby.com>
Sent: Tuesday, April 18, 2023 3:52 PM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>
Subject: RE: Yonkers Public Schools-Automobile Insurance Renewal July 1, 2023

Hanover told me they were not interested. I have it into Hartford and Chubb. Did you try Travelers for the auto?

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Monday, May 15, 2023 2:13 PM
To: Doreen McLoughlin
Subject: Zurich- Decline

From: Kari Barrios <karina.barrios@zurichna.com>
Sent: Monday, May 15, 2023 1:40 PM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>; Jennifer Arnold <jennifer.arnold@zurichna.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>; Julia Hodnett <julia.hodnett@zurichna.com>; Elizabeth Saxe <elizabeth.saxe@zurichna.com>; Karen McLaughlin <karen.mclaughlin2@zurichna.com>
Subject: Yonkers Public Schools

Hi Doreen,

You are correct- my apologies I did not reach out sooner. Thank you for the opportunity and hopefully we will be able to work together on an account soon. For now, we will close the opportunity for Yonkers Public Schools, Auto submission.

Thank You,

Kari Barrios

Commercial Lines Underwriter– Zurich One Solution

U.S. National Accounts

Zurich North America

5445 DTC Pkwy., Suite 100

Greenwood Village, Colorado 80111

Office: 303-224-4084

Mobile: 303-520-9542

Email: karina.barrios@zurichna.com

Doreen McLoughlin

From: Doreen McLoughlin
Sent: Tuesday, May 16, 2023 1:17 PM
To: Doreen McLoughlin
Subject: Hartford and Chubb Decline

From: Todd Hallett <todd@djcolby.com>
Sent: Monday, May 15, 2023 10:20 AM
To: Doreen McLoughlin <dmcloughlin@nhmurray.com>
Cc: Alex Jaroslowsky <ajaroslowsky@nhmurray.com>; Cindy Davis <cdavis@nhmurray.com>
Subject: RE: Yonkers Public Schools-Automobile Insurance Renewal July 1, 2023

Doreen,

No luck here. Hartford middle market will not consider the auto or the property. Their large property division has the property now, but they declined in the past and unfortunately, I expect the same. Chubb won't write the auto and they declined the property due to loss history and construction type. Also, as I mentioned, I spoke with Hanover and they weren't interested. I will follow up with Hartford today, but it doesn't look like I am going to be able to help. Travelers might look at the auto. They have been pushing for auto, so maybe you will have luck writing the entire account with them. I will get back to you this afternoon.

Thanks,
Todd