

Our New Products Announcements (NPA) contains descriptions of new commercial insurance product offerings, acquisitions, and services. NPA content is global. This edition of NPA contains details on offerings from Advisen, AIRMIC, AIU Holdings & Chartis, Allied World, Aon Affinity & Navigators, Becki Shafer, Burns & Wilcox, CV Starr, Executive Risk, Ironshore, Lexington, Miller, OneBeacon, RK Harrison, RIMS, Sedgwick CMS, TigerRisk and Karen Clark & Co., Willis and Zurich. Send material to editors@advisen.com and note that the next NPA deadline is day 28 of the month.

NPAs

Advisen adds Credit Default Swaps (CDS) as a Premium Add-on:

Advisen.com users can now elect to subscribe to same-day, consensus-based pricing for CDS provided by CMA DataVision™. A credit default swap (CDS) is a type of insurance against credit risk. It is a privately negotiated bilateral contract. The buyer of protection pays a fixed fee or premium to the seller of protection for a period of time and if a pre-specified “credit event” occurs, the protection seller pays compensation to the protection buyer. Access CDS via the Company QuickView menu or your proprietary Work-Up. The CDS database contains 2,500 companies, over four years of historical daily data, and is continuously growing. Data points include: Bid/Offer spreads & Midpoints; Rates for all actively quoted Tenors (1-10 years); Senior and Subordinated debt tranches. Review of CDS pricing can help Advisen.com users better identify the potential for bankruptcy or default of a company on its debt (and associated Side A loss) by gauging market sentiment on an insured’s or prospect’s credit worthiness. Contact your Advisen rep via support@advisen.com

AIRMIC D&O Benchmark Survey for UK Companies Now

Available: Do you sell or write Management Liability cover for UK companies? AIRMIC has partnered with Advisen to produce detailed aggregate data of D&O insurance programmes purchased by risk managers. This AIRMIC D&O Benchmark Survey is the first exercise of its kind ever in the UK with 277 AIRMIC member companies taking part. The new survey of UK D&O shows that AIRMIC members are responding to an increasingly hostile shareholder litigation environment with substantial D&O programme limits. For example, about 25% of companies that responded said they bought £100 million or more D&O coverage. Also, those with exposures in the USA took bigger lines on average than the others. Chemical, natural resources and pharmaceutical companies paid the highest estimated average annual D&O premiums (£13.2 million), though the figure was influenced significantly by one company that paid a very large premium. The financial services sector emerged as the second biggest

spenders with an average of £12.4 million. This new UK D&O survey was announced by AIRMIC, the Association of Insurance and Risk Managers, at the annual AIRMIC conference “Promoting the Risk Manager” runs at the Bournemouth International Centre June 16-17. AIRMIC represents Risk Managers and corporate insurance buyers, including 85% of FTSE 100 companies. Purchase the full report for US\$150 (approximately £95) via http://corner.advisen.com/reports_airmic.html

AIU Holdings announced the accomplishment of three major milestones toward becoming an independently operated company – the formation by AIG of a special purpose vehicle (SPV) into which AIG intends to contribute the equity of AIU Holdings, the appointment of Kristian Moor as its President and CEO; and the creation of a new brand, Chartis:

Headquartered in New York, Chartis includes Commercial Insurance, Foreign General Insurance, and Private Client Group operations. It offers one of the world’s largest, most sophisticated and most successful commercial and personal insurance platforms, with a combined statutory surplus of \$32.1 billion worldwide at year-end 2008. Chartis serves more than 40 million clients in over 160 countries and jurisdictions. With the recent SPV formation, the appointment of Kris Moor, and the new brand, Chartis advances its reputation as a preeminent global insurance organization and showcase its strengths: a deep bench of world-class industry talent; financial stability; a multinational service offering; sector-leading product innovation; and dedication to client service. The Company will be led by Kris Moor and a team that has an average of more than 20 years of insurance industry experience. The brands in the Chartis portfolio that go to market under the names of “AIG” and “AIU Holdings” begin transition to the Chartis identity. Chartis is prioritizing changes worldwide based on local considerations as well as the most cost-effective way to optimize the business value globally. The Company continues to evaluate a handful of its local subsidiaries to determine if these entities should be retained as standalone brands due to local brand value, or migrate to the new brand identity. “We are excited by this new stage in our evolution, which will sharpen appreciation for the value of one of the most experienced and extensive insurance platforms in the world. Chartis employees are our greatest asset and our new brand embodies their relentless pursuit of excellence through innovation and an unwavering commitment to meeting clients’ needs. Today’s developments give us an even greater opportunity to build on our historic success,” said CEO Kristian Moor. Contact John Jones at 212.458.5807 or john.jones@aig.com

Allied World and JLT Announce New Admitted Lawyers Professional Liability Program in 10 States:

Allied World Assurance Company Holdings, Ltd announced through its U.S. based Darwin subsidiary, a new program with Jardine Lloyd Thompson (JLT) Facilities, Inc. in conjunction with the rollout of Darwin's nationwide standard market Lawyers Professional Liability (LPL) product. JLT will be underwriting on behalf of Darwin on an admitted basis in New York, New Jersey, Illinois, Ohio, Michigan, Maryland, Connecticut, Virginia, Georgia and South Carolina. JLT will be the exclusive distribution source for 1 to 25 attorney firms in these 10 states. Through Darwin, Allied World provides one of the broadest platforms offering professional liability insurance to lawyers in a wide variety of practices on both an admitted and non-admitted basis nationally. This newly designed admitted policy form incorporates key coverage features and enhancements tailored to small and mid-size law firms. The coverage is supported by Allied World's experienced claims team and comprehensive risk management services. "JLT Facilities, Inc. brings over 20 years experience, knowledge and expertise in the LPL market. We are very excited about this partnership as it is a key part of our overall LPL distribution strategy." Gordon Knight, President of Allied World U.S. commented. "This program allows us to leverage the business knowledge of both organizations to offer a total market solution for brokers and their clients. We are delighted to be partnered with a strong carrier providing a new admitted product that addresses the key needs of the marketplace," said Craig Darling, President of JLT Facilities. Contact Michael Attanasio at 800.998.5545 or michael.attanasio@jltfacilities.com

Aon Affinity and Navigators Management Company Pushes Agency Advantage Program for Insurance Agents: Highlights of the Agency Advantage Program include: incentive for early claim resolution; broad professional services definition inclusive of teaching accredited insurance courses and expert witness activities, and; expanded coverage offerings to include wholesalers, managing general agents and managing general underwriters. The Agency Advantage Program will be available nationally to independent agents and agencies with up to \$10 million in gross commissions. "As a past president of a large metropolitan chapter of the Independent Insurance Agents, it was a priority for me that we develop a program to meet the needs of our colleagues in the industry. Navigators truly understands what it takes to underwrite a specialty program like this. They offer comprehensive and innovative protection at competitive prices, and we are excited about the partnership we have formed," said Dan Miller, President of Aon Affinity's Insurance Agents Division. "We are eager to work with the Aon Affinity Team, whose experience and professionalism will complement our underwriting philosophy."

Partnering with such a leader in the industry is further evidence of Navigators' commitment to better serve the professional liability marketplace," said Reina Gregorio, President of Professional Liability for Navigators. Contact Dan Torpey at 816.505.2846 or dan_torpey@asg.aon.com

Becki Shafer's Workers Comp Kit Reduces Your Workers Comp Costs: Many employers believe that Workers Comp is simply a cost of doing business, rather than a controllable cost. However, there are many ways a company can control and reduce workers compensation costs. Advisen's new line of workers compensation cost containment products from Becki Shafer includes Workers Comp Kit, an online tool kit with best practice assessment, scoring and recommendations for improvement; data benchmarking; and knowledge modules including over 60 forms, documents and checklists. Visit <http://corner.advisen.com> (no www) to learn more about our Post-Loss Injury Management & Cost Containment Tools as well as Advisen's ala carte offerings.

Burns & Wilcox Assumes Business Written through the Cambridge General Agency: Burns & Wilcox continues to increase its strong presence in California with offices in San Francisco, Fresno, Modesto, Sacramento, Los Angeles and San Diego. "This transaction strengthens our position in the West Coast marketplace. During these challenging times, we are pleased to have the infrastructure and solid resources to continue on our growth path organically and through strategic acquisitions. The expertise and experience of the Burns & Wilcox brokers and underwriters, together with our longstanding, national relationships with insurance companies, affords us the ability to effectively and comprehensively service all the wholesale specialty insurance needs of former Cambridge brokers, agents, and carriers. To help make the transition seamless we have retained the services of a number of Cambridge's former best and experienced employees. We are confident that we can assist all involved parties in procuring and maintaining their client's insurance needs," said Burns & Wilcox CEO Alan Jay Kaufman. Contact Suzie Mitchell at 248.932.9000 or smitchell@burns-wilcox.com

C.V. Starr & Company Offers PrimeSTARR - Primary General Liability Coverage for Commercial Contractors: PrimeSTARR is designed specifically for small to medium-sized commercial trade and general contractors. PrimeSTARR offers primary limits up to \$2 million/\$4 million in conjunction with excess capacity up to \$25 million on either a practice or project basis as well as a broad array of standard and customized coverages. Target business segments include infrastructure, street and road, institutional, and commercial

contractors. “We are excited to broaden our product capability through PrimeSTARR that provides comprehensive, flexible and individually tailored coverages for our construction clients. In conjunction with our existing product portfolio, we are now positioned to offer an even more complete array of coverage solutions for the construction industry,” said Jeffrey Hafter, President, C.V. Starr & Company. “Starr Indemnity is proud to announce this important expansion of our product capabilities through a partnership with C.V. Starr & Company. Starr Indemnity’s financial strength combined with the leading industry expertise of C.V. Starr & Company enables us to provide the security and breadth of insurance products that today’s Construction clients demand as they address their changing and emerging business needs,” said Charles Dangelo, President and CEO of Starr Indemnity. Contact Andy Robinson at 617.378.4771 or andy.robinson@cvstarrco.com or visit the firm’s website at www.cvstarr.com

Executive Risk Insurance Services Offers New Canadian Primary D&O Policy: Executive Risk’s new D&O policy provides multiple enhancements that have been historically negotiated on a risk-by-risk basis by brokers and insureds. Policy Highlights include: broadened definition of subsidiary; severability of exclusions and application; no formal requirement of civil, criminal, judicial, administrative or regulatory proceeding; derivative demand coverage not just limited to shareholder actions against insured persons; new ‘notice of potential claim’ trigger for regulatory investigation of insured persons; past subsidiaries coverage for prior acts (does not terminate on policy renewal like some carriers) and; broad insured vs. insured exclusions carve-backs. “For the fourth time in five years we have raised the bar in the domestic insurance marketplace by providing an updated primary D&O policy wording. Brokers and clients have been demanding an easier to read policy with limited endorsements and we have listened and met that challenge,” said Scott Saddington, Chief Underwriting Officer, Executive Risk. “We remain focused on providing the best coverage for those executives who demonstrate the best governance practices and leadership within their industries. Clear succinct policy language is a cornerstone of good insurance coverage,” said Murn Meyrick, SVP-Corporate Counsel, Executive Risk. Contact Murn Meyrick at 416.979.0062 or mmeyrick@execurisk.com or Jonathan Ashall at 416.979.0086 or jashall@execurisk.com or Christopher Mutcheson at 416.979.1743 or cmutcheson@execurisk.com or Chris Jansma at 416.979.7741 or cjansma@execurisk.com

Ironshore Inc. has established a dedicated Global Energy Property business, as an extension of its Global Property division.

Ironshore will underwrite comprehensive coverages on commercial risks across virtually all classes within the specialty Energy sector. Ironshore, since its inception more than two years ago, has been providing Energy Property coverage to diverse commercial clients worldwide through its Bermuda platform. In announcing the dedication of a Global Energy Unit, Kevin Kelley, CEO of Ironshore, noted that the initiative reflects the company's focus on building its business through growth opportunities within core specialty market sectors. "The energy insurance market, while competitive, represents a specialty class of business that leverages Ironshore's combined strength of market expertise and proven track record," stated John Murphy, Head of Global Property. "Our team of dedicated professionals, led by David Whiting, shares a commitment to continue to build Ironshore's Energy Property practice." Ironshore will provide up to \$10 million in capacity targeted to primary and lower buffer layers. This unit will underwrite all traditional energy and technical classes of business including but not limited to Pulp/Paper, Basic Metals and Glass. For more information, please visit www.ironshore.com

Lexington Insurance Company Introduces LexPILOT: Integrated Property and Marine Cargo Coverage: LexPILOT, which stands for Property Income Loss Ocean Transit, is designed for manufacturers, retailers and distribution companies seeking coverage for their facilities as well as their international shipments. Up to \$1.5 billion is available per occurrence for fixed property exposures with coverage available for earthquake and flood. Up to \$50 million is available per transit for marine cargo exposures, inclusive of inland freight on both sides of air or vessel ocean transport. Insureds shipping goods under commercial letters of credit will have access to online and on-demand certificate issuance. Insureds will also have access to the superior loss control, claims handling and loss management expertise of both Lexington and AIU Holdings' Global Marine & Energy Division. "LexPILOT was developed in direct response to our customers' need to reduce the potential for gaps in coverage or redundancy when separate policies are issued for real property exposures and marine cargo exposures. "LexPILOT integrates time-honored marine clauses into our industry leading property form to extend open cargo coverage for international shipments," said Liz Carmody, Senior Vice President, Lexington Insurance Company. Contact Liz Carmody at 617.772.4597 or liz.carmody@aiuholdings.com or visit www.aiuholdings.com

Miller Launches Facultative Reinsurance Capability in Singapore: Miller Insurance Services Limited (Miller) is pleased to announce that it will now be offering facultative reinsurance

capability out of its Singapore office following the additions of Nigel Cross and Adam Fuller. Nigel joins Miller Singapore as Head of Asia Facultative Reinsurance. He started his career in 1991 and has been permanently based in Asia since 1996. Nigel has many years experience in the production and placement of major risks in the non marine field, focusing on property, energy and construction. He led the Benfield facultative operations in the Asia Pacific region prior to joining Miller. Adam also joins the Facultative Reinsurance business unit at Miller from Benfield. He has been based in Singapore for the past 12 years. Adam has over 16 years' experience in insurance broking, the last 5 of which have been focused on facultative reinsurance, mining and energy risks within Asia and Australia. Both will be based in Singapore and are the latest additions to the Facultative Reinsurance business unit at Miller - launched in June 2009. They will give clients in Asia access to an expanding book of business. "The high level of knowledge and expertise that Nigel and Adam possess will enable us to offer a high standard of service to our current and prospective clients in Asia," said Mike Papworth, Head of Facultative Reinsurance. For further information, please contact Tom Hall at +44.207.031.2871 or tom.hall@miller-insurance.com or Hina Gandhi at +44.207.031.2996 or hina.gandhi@miller-insurance.com

OneBeacon Insurance Group announced an alliance with National Equipment Register to offer extra layer of protection against construction equipment theft: If OneBeacon-insured equipment that is registered with theNER HELPtech database is stolen and not recovered, OneBeacon will waive the customer's deductible, up to \$10,000 – provided the owner has reported the theft to law enforcement officials. NER's secure and confidential databases of more than 15 million ownership records and 90,000 theft reports enable law enforcement to identify the true owner of any registered machine 24 hours a day. For a nominal per-machine annual fee, owners can register their entire fleet of equipment; OneBeacon policyholders will receive a 20-percent discount off the registration fee. NER also provides a warning decal for each piece of registered equipment, to deter theft. Don Keahon, OneBeacon's national inland marine manager, said, "A critical best practice is to help our policyholders avoid losses or reduce the financial impact of those that do occur. By joining forces with companies like National Equipment Register, we can offer our customers in the construction industry the added comfort of a proven, reliable solution for protecting critical assets." Visit www.StopEquipmentTheft.com for more information..

R K Harrison Announces the Formation of Bowood Insurance Brokers Limited: Because of Bowood's leading market position in specialist non-marine programmes, and in order to benefit from the

excellent reputation associated with the name, the Bowood brand will be retained and will operate as a specialist company within the Group. Bowood Insurance Brokers Limited will handle a worldwide, multi-disciplined delegated authority portfolio including catastrophe and non-catastrophe classes, commercial and personal lines. Stephen Greener, (previously Managing Director of Bowood Partners Limited Non-Marine Division,) has been appointed Managing Director of Bowood Insurance Brokers Limited with day-to-day responsibility for the company. "Today R K Harrison is made up of a broad base of specialist disciplines, operating within distinctly branded businesses. These businesses employ outstanding talent committed to providing our clients and underwriting partners with the highest standards of professional service. Bowood has a great reputation as a quality independent business, a brand that we intend to maintain and build on in the delegated authority field. I am confident that Stephen Greener, as Managing Director, will continue to drive the worldwide development of our programme business," said R K Harrison CEO Paul Bridgwater. Contact Paul Hillier at +44.207.397.4400 or Peter Rigby at +44.207.417.8989 or peter.rigby@haggie.co.uk

RIMS 2009 Benchmark Survey™ Book - Just Published: The RIMS Benchmark Survey is the definitive resource regarding Total Cost of Risk, including data on premiums, limits and retentions across commercial insurance lines, as well as in-depth information on retained losses and risk management administrative expenses for US and Canadian companies. Published since 1979, the RIMS Benchmark Survey remains the primary statement regarding premiums, limits and retentions across commercial insurance lines for North America. This year's book contains the first national survey to identify how employers manage workers' comp costs, data that tracks the adoption of ERM by size of employer as well as industry, and our second annual survey of insurance buyers about broker services and remuneration practices. If you didn't qualify for a free copy in return for contributing your program data, you can purchase a copy at www.RIMS.org/book

Sedgwick CMS Clinical Consultation Service Improves Workplace Injury Response: Sedgwick CMS has established a new clinical consultation service for its workers' compensation claims administration clients as an optional program enhancement. The Sedgwick CMS clinical consultation program benefits employers, employees and supervisors alike: employers realize savings in total workers' compensation costs along with employee relations benefits from the early involvement of nurses in the efficient facilitation of appropriate care; injured workers experience reassurance and improved medical outcomes from having timely and caring assistance

in identifying and accessing the right level of medical care for their situation and; supervisors who lack medical expertise are relieved of pressure to make treatment recommendations by access to a professional advisory resource that also integrates conveniently, based on employer elections, with the workers' compensation claims reporting process. The Sedgwick CMS Clinical Consultation Center operates around the clock 365 days a year from offices in San Antonio, Texas and Memphis, Tennessee. "We have already implemented clinical consultation for several of our major clients with very positive results. It is making a difference for both employees and employers in the critical early stages of the medical response through prompt and appropriate care and referrals. We believe it also establishes a positive tone for interactions throughout the workers' compensation process that reinforces a shared focus on healthy recovery," said Sedgwick CMS Medical Director Teresa Bartlett, MD. Contact Frank Huffman at 901.415.7548 or frank.huffman@sedgwickcms.com

TigerRisk and Karen Clark & Company Form Strategic

Partnership: Together, the companies will provide insurance company clients with an integrated approach to assessing, pricing and managing catastrophe risks to improve profitability. The process starts with helping companies establish a consistent metric for evaluating cat risk. The partnership's integrated approach includes a rigorous examination of how companies capture and collect data, dissect and validate cat model output, as well as develop and implement strategies to improve capital allocations and profitability, according to Rod Fox, CEO of TigerRisk. "Today's difficult marketplace requires a more sophisticated approach for addressing catastrophe risk. Just regurgitating probable losses is not enough. This innovative partnership will enable us to take catastrophe risk management to the next level and improve our clients' return on capital. Karen Clark, who literally wrote the book on cat modeling, has a unique ability to discern, quantify and understand model outputs. TigerRisk, in turn, has the skills to integrate these more sophisticated risk profiles to better manage cat risks across diverse portfolios and provide insurers a competitive advantage," said Mr. Fox. "Before there were cat models, the industry relied entirely on underwriting. Today, there is an over reliance on models. Neither extreme is optimal. There are ways to assess risk independent of the catastrophe models and to apply that knowledge to more effective use of the models. We are excited to be partnering with a highly sophisticated intermediary like TigerRisk to help insurers enhance the profitability of their portfolios without model bias," said Karen Clark, Founder of Karen Clark & Company. "The biggest cat risk management issue facing most companies is establishing

management processes, scorecards, and a culture that allows both top management and front line underwriters to effectively use cat models in decision making," added TigerRisk founder Jim Stanard. For more information, please contact Ansi Vallens at 518.392.4238 or ansisvallens@fairpoint.net

Willis - Tallest Building in Western Hemisphere is Renamed

Willis Tower: Willis Group Holdings Makes Chicago Skyscraper its New Midwest Region Headquarters. Willis Group Holdings Chairman & CEO Joe Plumeri and Chicago Mayor Richard Daley officially introduced the new name together at a ceremony at Willis Tower. Opened in 1973 as Sears Tower, the 110-story glass and steel structure remains the tallest building in the Western Hemisphere at 1,450 feet (442 meters). Willis Tower will be one of Willis' three largest office locations, alongside New York and London. The company will occupy more than 140,000 square feet (13,000 square meters) of space in the building when nearly 500 Associates move in this summer from five area offices. Willis plans to add more jobs in Chicago in the coming years. "Every member of the Willis family is honored to be associated with such an architectural icon and privileged to call this prestigious business address our new Midwest Region headquarters," Plumeri said. "Above all, the naming of Willis Tower is an affirmation of our strong commitment to the great city of Chicago, its people and its future. Willis has been in Chicago since 1885, the same year that William LeBaron Jenney built the Home Insurance Building, the first skyscraper in the world. Over the years, we've grown as Chicago has grown, and we are delighted to be a part of the great future this dynamic city is building as a global financial center. We're proud to call Chicago our home." Information about the building can be found at www.willistower.com

Willis Strengthens Position in Asia by Increasing Equity Stake in Malaysian Business:

Willis (Malaysia) Sdn. Bhd gained from 30 percent to 49 percent through the acquisition by Willis Europe BV of a further 19 percent equity stake from joint venture partner Sindora Berhad. Willis entered Malaysia in 1981 through a joint venture. As part of the current deal, Willis has bought out Sindora's shares and will be operating in partnership with Abdullah Zahid, the Managing Director of Willis Malaysia, who now owns 51 percent of the company. Willis Malaysia has 70 Associates located in three offices in Kuala Lumpur, Johor Bahru and Kota Kinabalu. The company operates as an insurance broker for direct insurance, takaful, reinsurance and retakaful businesses. "By partnering with Abdullah, one of the most respected people in the industry, we have gained the local knowledge and expertise necessary to achieve double-digit growth and position Willis as the leading broker in Malaysia. We are committed to

expanding our footprint and business in Asia, and we're confident we have a strong growth engine in Malaysia that will help us do that," said Roger Wilkinson, CEO of Willis Asia. Contact Ingrid Bosch at +44.203.124.7182 or boschi@willis.com

Zurich North America Commercial and Presidio Reinsurance Group Announces Strategic Relationship: Zurich and Presidio will leverage their extensive portfolio of products and services to provide clients with a broad range of innovative financial and risk management strategies for their specific situation. Zurich and Presidio's specialty health offerings include HMO and Provider Excess, Medical Reinsurance, Employer Stop Loss and an Organ and Tissue Transplant Risk Transfer Program. "Presidio is one of the largest, most respected companies in managed care. They work with select carriers to provide health insurance and reinsurance solutions, products and services to medical risk-bearing entities across the U.S. Through this relationship, Zurich's product and service capabilities will be made available to a broader market, expanding our presence in this vital market," said Dan Fenton, Senior Vice President of Group A&H at Zurich. "We look forward to continuing our growth in the A&H market through this relationship with Zurich. "Presidio is committed to working with our clients to help them create programs to quantify, manage and limit their risks. I am confident the HMOs, health plans, insurance companies, provider groups, employers and other risk-bearing entities that turn to Presidio for solutions will be well served by our collaboration with Zurich." said Dennis Heinzig, President and CEO of Presidio. "Zurich is committed to meeting the specialized needs of producers and customers in the A&H market. Our relationship with Presidio is an excellent strategic fit and demonstrates our ongoing commitment to being a premier provider of products and services in the Accident & Health market," said Seraina Maag, President of Zurich's Specialties business unit. Contact Steve McKay at 847.706.2265 or steven.mckay@zurichna.com

Zurich North America Commercial Expands Security and Privacy Coverage: Zurich North America Commercial announced its enhanced and expanded product to help businesses manage the financial and reputational risks of cyberspace – the Zurich Security and Privacy Protection Policy. Zurich's policy is designed to help pay for the costs incurred while trying to recover from a data breach and to help companies protect against the potential liabilities arising out of or resulting from cyber-related incidents. In addition to data breaches, the policy provides coverage for a broad range of network security and privacy risks, such as unauthorized access or use of an insured's computer system, alteration or destruction of electronic data and denial of service attacks. The policy provides both third

party insurance including optional internet media liability and optional first party coverages. Zurich Security and Privacy Protection coverage provides a broad range of critical third party and first party insurance coverage. This policy was designed to help reduce the confusion that can result from dealing with multiple policies helping to close the gaps in coverage existing today. Third party coverage: security and privacy liability coverage, which includes limited coverage for regulatory proceedings defense costs; internet media liability coverage (available as an option); privacy breach costs coverage (available as an option) that covers certain legal and public relations expenses and forensic investigation expenses of a company's computer system to determine the cause or extent of a privacy breach. First party coverage: business income loss and dependent business income loss, digital asset replacement expense, and cyber extortion threat and reward payments. As an additional level of support, Zurich customers will gain access for no additional charge to NetDiligence's eRisk hub, a web-based resource for cyber incident prevention and recovery service information. Zurich Security and Privacy Protection customers will also be offered access to additional prevention and recovery resources, such as these current offerings: Deloitte's Digital Forensic and e-Discovery; National ID Recovery; and Identity Theft 911's Security Breach Response. "Zurich's coverage is expansive and designed to help protect business owners from the vulnerabilities of business's digital infrastructure. Most of the technologies making today's workforce more efficient, including smartphones, laptops, and external hard drives, are also making it easier than ever for data breaches to occur. The fact is, the vulnerability of business owners doesn't only spring from hackers or cyber attacks. A vendor or an unhappy employee can walk off with millions of records on a USB stick," said Brad Gow, Senior Vice President of Specialty Errors & Omissions for Zurich North America Commercial's Specialties business unit. "Zurich brings the knowledge and experience to this field to identify, understand and manage the risks facing our customers. We continually evaluate loss trends and the current risk environment to identify the most common vulnerabilities that cause the greatest losses. Zurich's security and privacy product is designed to help our customers recover quickly the greatest financial losses from the risks inherent in our Internet-dependent economy," said Seraina Maag, President of Zurich North America Commercial's Specialties business unit. For further information, please contact Jennifer Nowacki at 847.605.6511 or jennifer.nowacki@zurichna.com

Zurich's Surety, Credit and Political Risk Group Provides Insurance for Carbon Credits Generated by Hydroelectric Project in Chile: CQuest Capital, which is advancing funds to the

project against delivery of carbon credits to be generated from the project, engaged Alliant Emerging Markets to develop an insurance program to mitigate the political and counterparty default risks in the transaction. The insurance solution, a trade credit insurance policy customized to meet CQuest Capital's specific requirements, was provided by Zurich. The project is currently being registered by the Executive Board of the United Nations Framework Convention on Climate as a Clean Development Mechanism project. This qualifies it to sell Certified Emissions Reductions (CERs) under the Kyoto Protocol. It is anticipated that Hidromaule S.A. will generate 50,000 CERs annually from 2008 through 2012, generating an estimated nearly \$1 million in additional revenue to the project each year. Under the Kyoto protocol – an international treaty created to reduce greenhouse gas (GHG) emissions linked to global warming – certain types of projects are eligible for carbon credits based on the level of greenhouse gases reduced. The protocol provides the means to monetize the environmental benefits of reducing GHGs and sell the emissions credits. Zurich's trade credit policy insures against the risk of non-payment following non-delivery of the anticipated CERs. Zurich has established a market-focused global climate initiative to understand the emerging weather, financial and regulatory risks associated with climate change and to develop products and services that help customers cope with these risks. The climate initiative has three main elements: an internal Climate Office responsible for developing and implementing Zurich's global climate change strategy; a Climate Change Advisory Council to advise Zurich's management on strategic and operational issues associated with climate change; and an Applied Research Program with organizations and institutions that can bring multi-disciplinary expertise to bear on the issues associated with climate change. "We are pleased Alliant Emerging Markets selected us to be an integral part of this environmentally sensitive project. Zurich is committed to working with companies in emerging markets to support investment in alternative energy projects. Trade credit coverage offers a level of protection needed for private investors developing efficient power sources," said Daniel Riordan, president of Zurich's Surety, Credit and Political Risk unit. For further information, please contact Steve McKay at 847.706.2265 or steven.mckay@zurichna.com

NPA'S NEXT DEADLINE

The next NPA deadline is day 28 of the month. There is no charge to submit NPA content.

ADVISEN'S JOBS WANTED

Advisen is now posting names of commercial insurance people who have told us they are AVAILABLE. As a supportive service to our

colleagues in the industry during these turbulent times, we now post brief bios and contact information from Commercial Property & Casualty insurance professionals who are seeking employment. Want to be on this monthly list? Enter your submission via <http://corner.advisen.com> and select People and choose Jobs Wanted. Our intent is to make sure that we capitalize on the distribution power of Front Page News (FPN), the utility of the Advisen Corner, and our ability to reach over 100,000 insurance professionals each day so as to assist in their job search. Given the way talent moves in the insurance industry, we offer this list as a public service, at no charge, and viewable by all FPN recipients. You can also view the latest edition of Jobs Wanted via <http://corner.advisen.com>, then select People and choose Jobs Wanted.

PROMOTE YOUR NEW INSURANCE PRODUCTS HERE

Do you have a new program or a new policy? Send a note about your new products, offerings, acquisitions, or services to editors@advisen.com with NPA in the subject line. We'll include that item in our next New Products Announcements. Advisen's NPA column is distributed via our Front Page News e-mail to 100,000 commercial insurance professionals.

JOB POSTINGS?

Send the summary of your open positions to jobpostings@advisen.com and we'll broadcast it to our FPN readers. Postings are free for Advisen.com clients; all others pay \$250 per post. Content deadlines are day 14 and day 28 of each month.

PEOPLE ON THE MOVE

Send your hiring and promotion announcements to editors@advisen.com and we'll include them in Advisen's most read column, POM. Postings are free. Content deadlines are day 14 and day 28 of each month.