

Q: In today's competitive market, what does Westfield Specialty do differently with its Environmental Excess Casualty offering to stand out from other markets?

A: Speed to market and specialized industry expertise are critical differentiators in today's environment, particularly as capacity constraints and underwriting scrutiny continue to reshape the excess casualty landscape. Brokers are increasingly seeking partners who can respond quickly, provide thoughtful solutions, and bring a nuanced understanding of environmental risks that often fall outside traditional underwriting frameworks.

Westfield Specialty is positioned to meet this need by combining agile execution with deep environmental expertise, allowing us to act decisively while maintaining disciplined risk selection. Our streamlined systems and collaborative underwriting approach enable us to deliver efficient, high-quality service without sacrificing rigor. By focusing on responsiveness, consistency, and technical proficiency, we can capitalize on underserved opportunities and build strong, long term broker relationships.

Q: What industries or account profiles are the best fit for Environmental Excess Casualty?

A: In today's market, companies with meaningful—but often complex—pollution exposures are typically covered on a primary GL/PLL/CPL or GL/CPL/PL foundation. This includes manufacturers, distributors, processors, consultants, and contractors, particularly those operating in industries where environmental risk is incidental to core operations but still presents meaningful loss potential. There is strong opportunity for excess cover in accounts with well-managed operations, established environmental programs, and clear risk controls, even if the exposure profile falls outside traditional underwriting appetite. These risks tend to be the best fit for Environmental Excess Casualty.

Q: How can brokers explain the continued need for Environmental Excess Casualty to clients who already carry a primary environmental policy?

A: While a primary environmental policy provides an important coverage foundation, Environmental Excess Follow Form coverage plays a critical role in addressing the increasing severity and complexity of environmental losses. As regulatory scrutiny intensifies, and social expectations around environmental responsibility continue to evolve, many insureds are reassessing whether their current limits are sufficient to withstand a significant pollution or catastrophic liability claim. Recent events such as the East Palestine train derailment and the Orange County chemical plant emergency demonstrate how environmental incidents can rapidly evolve into large-scale losses involving cleanup costs, bodily injury, regulatory scrutiny, litigation, and reputational harm. Even businesses with well-structured primary environmental programs may face exposures that can quickly exceed the limits carried, creating the need for additional capacity and protection.

