



ASPEN
INSURANCE

| RAILROAD



360° THINKING | aspen-insurance.com

I ASPEN GROUP

Founded in 2002, and listed on the New York Stock Exchange in 2003, Aspen is a leading provider of insurance and reinsurance to clients. We operate through wholly-owned subsidiaries and offices in Australia, Bermuda, Canada, Ireland, Singapore, Switzerland, the United Arab Emirates, the United Kingdom and the United States.

Aspen is diversified, well-capitalized and strongly rated. We provide our clients with significant risk capacity, and consistently demonstrate innovation and excellence in our approach to underwriting.

Aspen's operating subsidiaries have been assigned a rating of "A" by Standard & Poor's Financial Services LLC, an "A" by A.M. Best Company Inc. and an "A2" by Moody's Investors Service, Inc.

I ASPEN INSURANCE

Aspen Insurance is an established leader in many of our chosen markets. Each of our business lines is run by a group of highly respected and experienced industry experts with in-depth knowledge of the industries we serve, as well as an exceptional ability to create targeted product solutions.

We operate on both a global and regional product basis, meaning that we can better align our product and distribution capabilities to give the best possible service to our customers.

To find out more about Aspen Insurance and our product offering, please visit aspen-insurance.com

I HOW WE WORK

- **Innovation in the management of complex risks:** Our people have deep technical expertise, and they are empowered to offer intelligent insights and find creative solutions to the most complex of problems.
- **Global solutions with local execution:** We value long-term partnerships with our clients, and our global products are delivered by local teams with a deep understanding of their individual needs.
- **Fast and fair resolution of claims:** We act with integrity and honor our commitments, resolving and paying claims quickly and fairly.
- **Meaningful capacity backed by financial strength and security:** Our success is built on financial strength and stability, and we pride ourselves in providing certainty and security to our clients.

| RAILROAD

Aspen's dedicated, global team of railroad professionals bring a fresh, flexible approach to underwriting and risk management based on strong and mutually beneficial relationships. Our rail team has over 75 years of experience and currently has offices in Baltimore and New Jersey.

| TARGET MARKETS

- Freight Railroads
- Passenger Railroads
- Railcar Lessors and Lessees
- Railroad Contractors
- Suppliers
- Service Providers and Product Manufacturers
- Track Owners and Customers looking for Railroad Protective Liability

| COVERAGE HIGHLIGHTS

- Primary and Excess Programs available
- Comprehensive Liability Insurance Policy for Railroads (CLIPR) including, but not limited to, the following standard coverages:
 - FELA
 - Foreign Rolling Stock
 - Bill of Lading
 - Evacuation and Evacuation Expenses
- Blanket Railroad Protective Liability options available (Railroad and Contractor controlled)
- Contingent Liability for railroad equipment (lessors risk) on a claims made and occurrence basis

| PRODUCT LINES & POLICY FORMS

- Claims-made and occurrence (manuscript forms) for Railroad Liability, Tourist Railroad Liability and Contingent Liability
- Occurrence forms (ISO) for Railroad Protective Liability and Comprehensive General Liability (CGL)

| MINIMUM ATTACHMENT POINTS

- \$25,000 SIR for Freight Railroads
- \$5,000 deductible for CGL Service Providers and Excursion Railroads

I CONTACT US

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