

## **EXCESS CASUALTY**

### **CLAIMS MADE OR OCCURRENCE**

**Rated A- (Excellent)**

The Company is rated A- (Excellent)  
by A.M. Best





“Our team understands that the Excess/Umbrella portion of the Casualty program is often the final piece of the puzzle & requires efficiency from us in our underwriting. Prompt response to submissions, experienced underwriters capable of quick analysis and competitive pricing combine to make us a “go-to” market for our brokers.”

**Todd Dixon,**  
President, Excess Casualty Division

### EXCESS CASUALTY: A SNAPSHOT

Our experienced underwriters can offer creative and flexible solutions with a strong emphasis on responsiveness.

- Umbrella/excess/retained limit products
- A- (Excellent) A.M. Best rating
- \$5 million capacity in a lead Excess attachment point,
- \$10 million capacity in a high Excess attachment point
- Low minimum account premium
- \$775 per million for low hazard business
- \$675 per million for many small business risks
- Flexible underlying financial rating requirements

### MARKET SEGMENTS E&S

Lead & Excess placements for lighter E&S classes

#### Program Excess Support

Useful capacity solutions for MGA clients

#### Small

Lower minimums/million and exceptional service

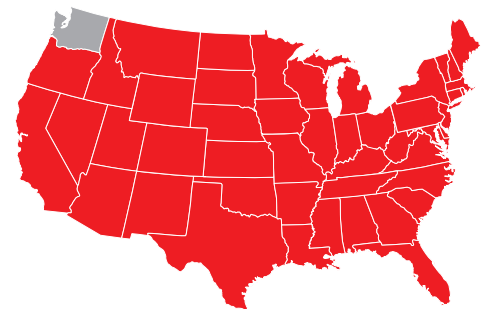
#### Mid-market

For insureds with up to \$500 million in annual revenues

#### eCommerce

For select broker partners representing small business, StarStone’s eCommerce division offers an online portal solution via award-winning broker platform, ESCAPE. Launched in 2010, ESCAPE delivers a fast, cost-effective, quote-to-bind-to-issue process.

### EXTENSIVE LICENSE NETWORK



#### KEY

- Admitted STATES  
(all states not listed below)
- Non-admitted STATES (WA)

## TYPICAL CLASSES OF BUSINESS

- Garage liability
- Hospitality
- Family Style and Fast Food Restaurants
- Food Processing
- Trades & GCs (some residential capabilities)
- Entertainment
- Real Estate
- Manufacturing and Service

## WE'D RATHER SEE SUBMISSIONS THAN NOT HAVE THE OPPORTUNITY, HOWEVER, GENERAL DISLIKES INCLUDE:

- 'National Accounts' business
- Trucking, livery, courier
- Nursing homes and assisted living
- Imported products from China
- Refinery, pipeline and "over-the-hole" business
- Medical products
- Pharma/Nutraceuticals
- Chemicals
- Dams/Levees
- Railroad
- New York Contractors
- High-Rise Crane Operations
- Restaurants with Liquor

## CLAIMS COMMITMENT

On behalf of StarStone insureds, the Casualty Claim organization is committed to the consistent and effective delivery of innovative and successful claim handling solutions. Our delivery of superior claim adjustment services promotes the development of long standing and productive relationships with our insureds, brokers and underwriters.

Our goal is to be recognized as the premier claim organization in the insurance industry.

## CONTACT US

For more information, please contact:

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