

U.S. EXCESS CASUALTY

CLAIMS MADE OR OCCURRENCE

Rated A- (Excellent)

StarStone holds a Group financial strength rating of A- (Excellent) from A.M. Best



STARSTONE

Part of the Enstar Group



“Many of our team are former producers so we know what wholesalers need. We respond to every submission, only ask relevant questions and promptly turn around competitive quotes. If we can’t write a risk, we’ll let you know quickly. We want to be our brokers’ only call.”

Linc Trimble, CEO, StarStone U.S.

U.S. EXCESS CASUALTY: A SNAPSHOT

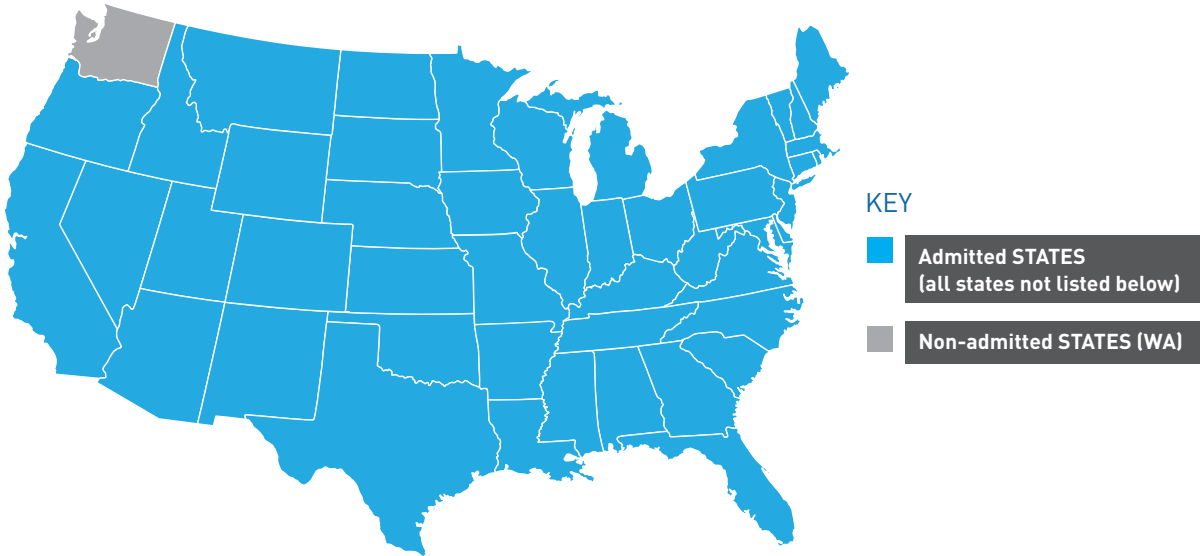
Our experienced underwriters can offer creative and flexible solutions with a strong emphasis on responsiveness.

- Umbrella/excess/retained limit products
- A- (Excellent) A.M. Best rating
- \$10 million capacity for lead attachment points
- \$15 million capacity for low and medium hazard risks
- 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 \$400 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



TYPICAL CLASSES OF BUSINESS

- Garage liability
- Habitational
- Hospitality
- Restaurants up to 30% liquor
- Food Processing
- Trades & GCs (some residential capabilities)
- Municipalities
- Schools
- Churches/Synagogues
- 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

CLAIMS COMMITMENT

On behalf of StarStone insureds, the U.S. 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.



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KEY CONTACTS

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