

# ACCIDENT & HEALTH

## PRODUCTS

**StarStone underwrites a focused book of global Accident & Health products in the following areas:**

- Direct & Facultative
- Catastrophe Accident Treaty
- Student Accident & Athletics from pre-school through university
- Amateur Sports and Recreation Groups
- Charitable, Religious and Volunteer Participant Accident
- A wide array of Group Special Risks
- Medical and Supplemental Health
- Professional Sports
- Affinity Groups



**STARSTONE**

Part of the Enstar Group



# STARSTONE

Part of the Enstar Group

## The StarStone Advantage

StarStone insures a wide variety of Accident & Health risks worldwide through Syndicate 1301. Coverage is provided on a case by case basis.

### UNDERWRITING EXPERTISE

Jeffrey Herman joined StarStone in 2017 as Global Head of Accident & Health. Jeff has over 30 years' industry experience having lead the global A&H businesses of AIG and the Starr Companies, in addition to serving overseas in a variety of international roles. Jeff is focusing on building retail and reinsurance businesses in the U.S., Continental Europe and Asia utilizing both the StarStone companies and Syndicate 1301.

Stephen Hitch has managed Syndicate 1301's Accident & Health treaty business since 2009. He has over 20 years' industry experience in both Accident & Health underwriting and broking roles across Sirius, AIG, Crispin Speers and StarStone.

John Milne joined the Accident & Health team in 2013. He has over 15 years' Accident & Health experience across the Lloyd's and London markets.

### GLOBAL LICENCING

StarStone provides Accident & Health coverage through Syndicate 1301, a Lloyd's syndicate managed by StarStone Underwriting Limited. StarStone Underwriting Limited is a Lloyd's managing agency authorised and regulated by the PRA and FCA. Through Lloyd's, Syndicate 1301 is licenced and authorised to trade in over 200 countries.

### SECURITY

Lloyd's is rated A+ by Standard & Poor's and Fitch Ratings, and A (Excellent) by A.M. Best: ratings apply to all Lloyd's Syndicates.

### PROCESS

StarStone ensures submissions are processed quickly. Terms are provided based on:

- Primary occupation of the assured
- Number of persons to be insured, split by occupation and/or location
- Domicile of the assured and/or cruising limits
- Sum insured and basic coverage requirements, including:
  - 24 hour or occupational risks cover
  - Personal accident/loss of licence/medical expenses
  - Fixed sum insured or wageroll multiple

### CLAIMS

Advanced process systems operated by StarStone's in-house team of experienced Accident & Health claims professionals ensure world-class service for StarStone insureds both pre and post loss.

## KEY CONTACTS

### Jeffrey Herman

Global Head of Accident & Health  
t: +1 (201) 743 7753  
e: jeffrey.herman@starstone.com

### Stephen Rich

Senior Underwriter  
t: +1 (212) 790 9870  
e: stephen.rich@starstone.com

### Wanda Coleman

Associate Product Analyst  
t: +1 (201) 850 3955  
e: wanda.coleman@starstone.com

### Rebecca Wang

Underwriting Analytics Associate  
t: +1 (212) 790 9847  
e: rebecca.wang@starstone.com

### Jay Zeng

A&H Underwriting Assistant  
t: +1 (212) 790 9895  
e: jay.zeng@starstone.com

### John Milne

Class Underwriter  
t: +44 (0)20 3206 8079  
e: john.milne@starstone.com

### Rebecca Milton

A&H Underwriter  
t: +44 (0)20 3206 8040  
e: rebecca.milton@starstone.com

### Amar Patel

A&H Underwriting Assistant  
t: +44 (0)20 7061 2580  
e: amar.patel@starstone.com