



PROPERTY

PAPER

StarStone Specialty Insurance Company

- Capital base: \$900M
- AM Best: A- (Excellent) XII

COVERAGES OFFERED

- All Risk including/excluding flood and EQ
- Difference in Conditions/Standalone perils/named perils (Flood, EQ, Earth Movement, Named Storm, Wind/Hail)

THE CORE SPECIALTY ADVANTAGE

Core Specialty's E&S Property team understands difficult-to-place property risks. Through our collective experience and expertise, we work in partnership with select wholesale brokers to customize winning solutions for their clients.

TARGET CLASSES Comprehensive risk appetite with consideration of most true commercial property occupancies with the portfolio comprised of the following occupancies:

- Real Estate
- Municipalities
- Schools (primary, higher education)
- Retailers/Shopping Centers
- Office Buildings
- Condominiums
- Apartments
- Hospitality
- Healthcare
- Light & Heavy Manufacturing
- Warehousing
- Vacant Properties

Limited appetite for:

- Food Processing
- Dealers Open Lot Coverage
- Recyclers
- Molten Metal / Foundries
- All other difficult classes of business not explicitly excluded below

EXCLUDED CLASSES:

- Packages w/GL coverage
- Caribbean/USVI business
- Mining risks
- Jewelers block
- Animal mortality
- Energy & Petro-chemical (except on a named cat peril basis)
- Growing or standing crops
- Aviation
- Standalone overhead transmission/distribution lines
- Foreign exposure unless incidental

CAPACITY DETAILS:

- Shared and Layered with Limited appetite for Ground Up business.
- Average line size less than \$5 million for both primary and excess.
- Maximum excess line: \$100 million
- Average Ground Up line: \$11million
- Maximum: \$30 million any single location/\$100 million any policy
- Variety of forms including Co-Insuring and Manuscript
- Tough manufacturing/processing/warehousing occupancies
- Challenging loss histories

GEOGRAPHIC PORTFOLIO COMPOSITION

- 60% catastrophe exposed risks: Tier 1 or 2 wind exposure (ME through TX and HI) and Earthquake (CA, PNW, Great Basin, New Madrid), Flood, or Wind/Hail
- 40% unique risks not considered by admitted markets
- United States

CONTACT US

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