

# CONTRACT BINDING

## LINES OF BUSINESS

- General Liability
- PropertyInland Marine
- Inland Marine
  Energy
- EnergyGarage
  - Galage

StarStone Specialty Insurance Company Affirmed A- (Excellent), positive outlook, XII by A.M. Best



#### LINES OF BUSINESS

- General Liability. Offered on a broad range of classes; apartments, contractors, dwellings, HOA, light manufacturing, LRO, mercantile, offices, restaurants, warehouses, and other specialty exposures for small to mid-size accounts.
- Commercial Property. Written as part of a package to match and support our General Liability risk appetite for small to mid-size accounts.
- Inland Marine. Supporting the general liability risk appetite.
- Energy. Small contractors working in the upstream Oil & Gas exploration and production field. Package coverage available on most risks.
- Garage. Liability and physical damage coverages for dealers, service and repair facilities. All coverages written on ISO Auto Dealers policy form, amended to address the characteristics of the risk.

#### **PRODUCT DELIVERY**

- Cloud based portal providing rate, quote, bind, issue functionality.
- API supporting fully integratable single-entry workflow.
- Integrated third-party services providing underwriting support, e.g., crime, wildfire, hail, etc.

#### **COMPANY AUTHORIZATION**

• All coverages written on a non-admitted basis.

### **POLICY FORMS**

- All coverages offered on current ISO forms.
- ISO endorsements used wherever possible.
- Some proprietary forms apply to define unique coverage demands.

#### PRICING

• All rates benchmarked to current ISO loss costs.

#### DISTRIBUTION

 Available exclusively through appointed Managing General Agents supported by assigned Core Specialty underwriters to achieve a broad flexible but consistent binding authority.

#### TERRITORY

- All states except Alaska, New York and D.C.
- Authorized territory is based on knowledge of the territory and market presence of the MGA.

#### CLAIMS

 The Contract Binding claims team works exclusively with division claims, providing consistent prompt response focused on rapid equitable settlement of all covered claims.



#### CONTACT US

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