

Commercial Excess Automobile Liability



Underwriting Profile & Submission Procedures



PREFERRED RISK PROFILE

Our commercial excess automobile liability coverages, offered through Lancer Management Company, are available for qualified trucking businesses, general commercial automobile and public automobile companies.

We have the flexibility to cover single unit owner operators and large fleets. Our target fleet size is 1-250 units.

Our radius expertise is in long haul, but all radius is open for consideration.

TERRITORY

The coverage territory is all states with the exception of Louisiana. Passenger transportation in Nevada is also ineligible.

UNDERLYING CARRIER REQUIREMENTS

- B+ is the lowest A.M. Best rating we will consider
- Risk Retention Groups are not eligible
- Generally will not consider if underlying structure has a deductible of \$250,000 or greater, or is an SIR

TARGETED COMMODITIES

- **Local, Intermediate and Long-Haul Trucking (For-Hire and Private)**
 - Dry Goods, Refrigerated, and Flatbed
 - Dump – Aggregate
 - Bulk and Tanker
 - Waste Haulers
- **Public Automobile**
 - Charter Bus
 - Limousines

- Taxis (will consider)
- Shuttle and Vanpool Services
- Inter City and Transit
- Paratransit (will consider)
- School Bus (Contractors)
- **General Commercial Automobile**
 - Artisan Contractors / Construction
 - Couriers
 - Local Delivery Services
 - Tow Trucks
 - Distributors
 - Food Delivery
 - Automotive Repair and Body Shops

CLAIMS HANDLING

StarStone Specialty Insurance Company Claims Department

c/o Lancer Management Company
370 West Park Avenue, P.O. Box 9004
Long Beach, NY 11561-9004

Email: FNOL-CS@lancerinsurance.com

Toll-Free: **1-844-915-1819**

SUBMISSION REQUIREMENTS

- Submissions should be sent to: excessapps@lancerinsurance.com.
- **Full submissions should include:**
 - Primary carrier's application & Acord forms
 - Drivers list including: date of birth and date of hire
 - If the insured has driver hiring guidelines, please provide details
 - New ventures may be considered if they have prior experience

- Please provide up to five years of loss runs (when available) valued within 180 days
- Underlying liability price for the Auto, General & Employer's liability (if excess coverage is requested on the GL & EL)

- Underlying policy(s) or binder(s)
- Documentation of Driver Review
- Signed UM/UIM rejection form
- Signed Terrorism form

For Underwriting questions regarding our Commercial Excess Automobility Liability Program, please contact:

800-782-8902 x3203

ExcessCAL@lancerinsurance.com

BINDING REQUIREMENTS

- Signed, dated and complete Acord applications (or equivalent)
- Supplemental applications (as requested)