

# Primary General Casualty Overview

Creative, nimble and responsive are three words often associated with Starr's underwriting approach - that's what makes us different. In today's rapidly changing environment, you need the support of experts who ask the tough questions, can turn on a dime and provide solutions that meet insured needs.

It's never been a more challenging time to protect your assets, commercial viability and reputation. From the standard to the complex risks to the myriad of new exposures an expanding business faces, we meet every challenge with expertise, strong underwriting knowledge and customized solutions.

## Target Risks with Revenues from \$15M-\$400M

- Commercial Real Estate
- Food & Beverage
- Hospitality
- Manufacturing
- Media
- Retail

## Target Risks with Revenues of \$400M or more

- Aerospace and Defense (excluding aircraft products)
- Communications / Telecommunications
- Computers & Information Equipment & Services (Software / Hardware Processing)
- Distributors
- Financial Institutions / Insurance
- Healthcare Providers (excluding professional) \$500K deductible or higher
- Hospitality
- Industrial & Commercial Services
- Manufacturers
- Real Estate (excluding residential)
- Restaurants
- Retail
- Schools and Universities – Private
- Stadiums and Arenas

## Coverages, Limits & Highlights

### For Target Risks with Revenues from \$15M - \$400M

- General Liability limits up to \$2M/\$4M/\$4M
- Commercial Automobile Liability limits up to \$2M combined single limit
- Workers' Compensation limits up to \$2M
- Program Structures: Guaranteed Cost or Loss Sensitive

## Coverages, Limits & Highlights (continued)

### For Target Risks with Revenues of \$400M or more

- General Liability limits up to \$5M
- Commercial Automobile Liability limits up to \$5M
- Workers' Compensation limits up to \$5M
- Minimum premium for stand-alone Workers' Compensation (Guaranteed Cost) \$1,000,000
- Minimum premium for all lines combined (General Liability, Auto Liability & Workers' Compensation) \$250,000 per line
- Guaranteed cost, SIRs and deductibles (\$100,000 & up)
- Alternative structures such as corridors, aggregates, clash cover, captives, fronted policies (including risk transfer)
- Flexible collateral terms and options
- Coverage available on occurrence or claims-made forms
- Access via retail, wholesale and open brokerage

## Additional Coverages & Highlights Available for All Target Risks

- Site Pollution
- Product Recall and Contaminated Products
- Kidnap, Ransom & Extortion
- Cyber Risk
- Workplace & Political Violence Response
- Coverage available in all 50 States
- Offered through partner divisions of Starr

## Loss Control & Account Services

- Board certified, in-house safety professionals and a nationwide network of industry specific loss control consultants
- Dedicated Account Service Manager - liaison between the insured, broker, third-party administrator and Starr
- Claims service provided using top tier TPA's

Reach out to Starr or visit [starrcompanies.com/insurance/primarygeneralcasualtyoverview](https://starrcompanies.com/insurance/primarygeneralcasualtyoverview)

Accounts with Revenues from \$15M-\$400M contact our Commercial General Casualty team at [commercialgeneralcasualty@starrcompanies.com](mailto:commercialgeneralcasualty@starrcompanies.com)  
Accounts with Revenues of \$400M or more contact our Risk Management General Casualty team at [casualty@starrcompanies.com](mailto:casualty@starrcompanies.com)

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