

Commercial Excess Auto Liability

Core Specialty, via its subsidiary, Lancer Management Company, offers a nationwide Excess Auto Liability program through appointed wholesale brokers. Policies are issued on StarStone Specialty Insurance Company paper; StarStone Specialty is an excess and surplus lines insurer with an AM Best rating of A- XII (Excellent).

Capabilities:

- Up to \$5M Available Limits
- Lead \$10M Attachment
- Unlimited Fleet Size
- Unlimited Radius

Acceptable Classes:

- Truck-for-Hire
- Hazmat including LPG, Gasoline Hauling/ Distribution, Fuel Oil (excluding home delivery)
- Oil & Gas
- Waste & Refuse Haulers
- Ready-Mix/Asphalt/Hot-Mix
- Sand & Gravel
- Permissive Towing
- Public Auto including Bus, Limousine, Transit/Paratransit (excluding NV)
- Excess Auto Buffers available

Excluded Classes:

- Ambulance, Emergency Vehicles, Entertainment Coaches
- Drive-Away
- Auto Repossession
- Auto Auctions
- Pizza/Food Delivery
- Majority Hired & Non-Owned Auto, or Truck Brokerage Operations
- New Ventures (in business less than 3 years)

Submission Requirements:

- Completed application (Transportation Supplemental & ACORD)
- Vehicle schedule (VIN #, garage location, make, model)
- Drivers list (with DOB, DOH & years of experience)
- Radius of operations break-out (0-50, 51-200, 201-500, 501+)
- 5 years of loss runs (Primary and Excess) dated within 90 days of the effective date
- Loss details for open losses in excess of \$100K
- Copy of underlying AL/GL terms and conditions
- Other information as requested by the Underwriter

Minimum Underlying Requirements:

- AL - \$1M CSL
- GL - \$1M/\$1M/\$1M
- EL - \$500K/\$500K/\$500K
- AM Best rated underlying carrier of A- VII or greater
- Minimum premiums starting at \$10,000

Our Claims Handling Advantage:

All excess claims are handled in-house by Lancer's seasoned group of transportation claims professionals, ensuring unmatched service quality and consistent technical excellence.

Submission Email & General Inquiries:

StarStoneXSAutoApps@LancerInsurance.com

To learn more about our **Commercial Excess Automobile Liability Program**, call: **800-782-8902 x3203**.

