

THIS IS STARR'S TERRITORY.

ELEVATE YOUR BUSINESS WITH OUR INSURANCE COVERAGES

A.M. BEST RATED
"A" (Excellent)

GROSS WRITTEN PREMIUM
\$7.1 Billion*

ASSETS
\$26.5 Billion*

SHAREHOLDERS EQUITY
\$10.0 Billion*

*As of 12/31/2020

STARR INSURANCE COMPANIES IS A LEADING INSURANCE AND INVESTMENT ORGANIZATION, PROVIDING COMMERCIAL PROPERTY AND CASUALTY INSURANCE, INCLUDING TRAVEL AND ACCIDENT COVERAGE, TO ALMOST EVERY IMAGINABLE BUSINESS AND INDUSTRY IN VIRTUALLY EVERY PART OF THE WORLD.

STARR
INSURANCE COMPANIES

WHY CHOOSE STARR?

CONSISTENT, STRONG, AND GROWING

- A.M. Best Rated: "A" (Excellent) ratings are held by the following insurance companies:
 - Starr Indemnity & Liability Company
 - Starr Surplus Lines Insurance Company
 - Starr Syndicate Limited
 - Starr Insurance & Reinsurance Limited
 - Starr Specialty Insurance Company
- Gross Written Premium: \$7.1 billion*
- Assets: \$26.5 billion*
- Shareholders Equity: \$10.0 billion*
- Private Company: We answer to our clients & brokers

*As of 12/31/2020

EXPANDING OPERATIONS IN THE U.S. AND GLOBALLY

- Capable of writing in 124 countries on 6 continents
- Regional offices throughout the U.S.
- Full Coverage Spectrum for Property, Casualty, Accident, Aviation, and Marine

INNOVATION AND MARKET RESPONSIVENESS

- Optimized business units offering vertical products to mirror client and broker placement
 - Alignment for One-Stop Shopping - primary and excess handled within one division
 - Knowledge and Expertise - allows for multi-line creativity
- Experienced underwriting team - quality and expertise in local offices nationwide and globally
- Solutions for simple to complex risks and almost everything in between

SERVICE EDGE

Dedicated industry and product specific professionals

- Underwriting: creative, fast response, and industry expertise
- Loss Control:
 - In-house and strategic partners providing tailored loss control and safety programs
 - Boiler & Machinery Breakdown Risk Assessment and Jurisdiction Object Inspections
 - Fire Protection & Property Risk Assessment
- Claims:
 - In-house and a network of industry-specific strategic partners
 - Timely claims adjustment process ensuring effective claim mitigation
 - Management team that will act as a liaison between clients and claims
- Operations: Timely, accurate policy issuance and invoice processing



CORNELIUS VANDER STARR ESTABLISHED HIS FIRST INSURANCE COMPANY IN SHANGHAI, CHINA IN 1919. TODAY, STARR IS ONE OF THE WORLD'S FASTEST GROWING INSURANCE ORGANIZATIONS. OUR EXPERIENCED ASSOCIATES ARE CAPABLE OF WRITING IN 128 COUNTRIES ON 6 CONTINENTS.

NO OTHER GLOBAL INSURANCE COMPANY EXCEEDS STARR'S LONG HISTORY AND COMPREHENSIVE EXPERIENCE IN COMPLEX BUSINESS MARKETS LIKE CHINA, AMONG OTHERS. STARR HAS THE GLOBAL KNOWLEDGE, VISION AND RELATIONSHIPS TO HELP YOUR COMPANY SUCCEED, ANYWHERE YOU DO BUSINESS.

Accident & Health

- Target Risks: Schools (PreK-12), Higher Education, Volunteer Groups, Child Care Centers, Religious & Nonprofit Organizations, NGOs, Unions, Camps, Municipalities, Youth & Amateur Sports Organizations, Special Events, Corporate Markets: Mid to Large Corporations, including Financial Institutions, Associations, Affinity Groups
- Coverages Available: Blanket Accident; Business Travel Accident; Leisure Travel; Domestic, International, Group Accidental Death & Dismemberment; Basic AD&D; Voluntary AD&D
- Limits: Varies based on coverages and risks

Aviation & Aerospace

- Target Risks: General Aviation: Municipal, Commercial, Regional & Private Airports; Hospital, Corporate & Private Helipad; Fixed Base Operators; Charter & Cargo Operations; Airport Service; Corporate, Corporate Non-Owned & Jet Aircraft; Small to Middle Market Commercial Aircraft; Personal Non-Owned; Aerial Applicators; Small Components Aircraft Products; Private, Instructor & Renter Pilots; Aircraft Manufacturers; Aircraft & Aerospace Component Manufacturers; Aircraft Engine Manufacturers; Satellite Operators: Including Telecommunications, Direct Broadcast, Broadband, Navigation, Imaging; Satellite Manufacturers; Launch Service Providers
- Coverages Available: Aviation: Aircraft Hull & Liability, Corporate Non-Owned Aircraft Liability, General Liability, Products & Completed Operations Liability, Workers' Compensation, Foreign Voluntary Compensation, Defense Base Act, Space: Launch Plus In-Orbit Risks, In-Orbit Coverage, Satellite Incentive Coverage, Launch Risk Guarantee, Third-Party Legal Liability, Defense Base Act
- Limits: Varies based on coverages and risks

Commercial General Casualty

- Target Risks: Commercial Real Estate, Food & Beverage, Hospitality, Manufacturing, Media, Retail; Company Revenues of \$15M-\$400M
- Coverages Available: General Liability, Commercial Auto Liability, Workers' Compensation; Program Structures: Guaranteed Cost or Loss Sensitive
- Limits: Varies by Coverage Line

Construction - Property / Casualty

Builders Risk

- Target Risks: Contractors; Real Estate Owners & Developers; Government & Public Entities; Utilities; Education Systems; Commercial & Institutional Buildings; Airports, Sports Arenas & Stadiums; Manufacturing Plants; Streets, Roads, Highways & Bridges; Rail Lines; Heavy Civil Works; Water, Wastewater & Desalination Plants; Power Plants, Oil, Gas, Chemical & Petrochemical Plants; Infrastructure
- Limits: Varies by program

Liability - Primary & Excess

- Target Risks: General Contractors - Industrial & Commercial, Heavy Civil Contractors, Water, Sewer and Pipeline Contractors; Trade Contractors - Carpentry, Concrete, Excavation / Grading, HVAC, Electrical, Interior Fit Out and a broad appetite for projects including infrastructure
- Coverages Available: Workers' Compensation, General Liability including Wrap-Up, Commercial Auto Liability, CCIPs, OCIPs, RCCIPs, P3s, Lead, Buffer and Excess Capacity
- Limits: Primary varies by Coverage Line / Excess: Up to \$25,000,000

Crisis Management

- Target Risks: Food & Beverage; Cosmetics; Personal Care & Hygiene Products; OTC Pharmaceuticals, Nutraceuticals & Supplements; Pet Food; Restaurants; Packaging Manufacturers including Glass & Cans; Home Appliances & Furniture; Consumer Electronics
- Coverages Available: Product Recall; Contaminated Products; Kidnap, Ransom & Extortion; Restaurant Secure; Workplace & Political Violence Response
- Limits: Up to \$25,000,000

Cyber Risk

- Target Risks: Commercial Enterprises including Public, Private & Nonprofit Entities
- Coverages Available: Incident Response Expenses, Security & Privacy Liability, Business Interruption, Data Recovery, Cyber Extortion, Regulatory Proceedings, Systems Failure, Contingent Business Partners, Contingent Bodily Injury, Property Damage, etc.
- Limits: Up to \$25,000,000

Defense Base Act

- Target Risks: Aviation, Security, Shipping & Logistics, Communication & Telecommunications, Computers & Information Systems, Construction, Engineering & Architects, Training & Education
- Coverages Available: Defense Base Act: Statutory; Employers Liability Coverage; Foreign Voluntary Workers' Compensation; Accident & Health; Kidnap, Ransom & Extortion
- Limits: Statutory Federal Benefit

Energy - Property / Casualty

Property - Technical Risks

- Target Industries Risk: Oil & Gas, Petrochemical, Chemical & Power Generation; Pharmaceuticals, Electronics, Steel, Foundries, Metalworking, Pulp & Paper, Other Specialized Processes
- Coverages Available: Property Damage, Business Interruption, Builders Risk, Boiler & Machinery
- Limits: Varies by program

Liability - Primary & Excess

- Target Risks: Upstream; Midstream; Downstream; Power Utilities; Pipeline Systems; Oil Refineries; Chemical Manufacturers, Blenders & Distributors; Exploration & Mining; Cogeneration & Independent Power Production Operations; Power Generation, Energy Equipment Manufacturing and/or Supply; Wind, Solar & Alternative Energy; Contractors providing services to the above areas
- Coverages Available: Workers' Compensation, Commercial Automobile Liability, General Liability, Excess, Umbrella Liability, High Excess
- Limits: Primary Liability \$1M/\$2M/\$2M / Excess: Up to \$25,000,000 and up to \$50,000,000 when the attachment is at least \$25,000,000

Environmental PRIMARY & EXCESS

- Target Risks: Abatement & Remediation Contractors, Manufacturing, Industrial, Bulk Storage, Waste Management, Recycling, Warehousing & Tolling, Commercial, Real Estate Portfolios, Hospitality, Schools & Universities
- Coverages Available: Site Pollution Liability, Contractor Pollution Liability, Professional Liability, Transportation Pollution Liability, General Liability, Commercial Auto Liability, Workers' Compensation
- Limits: Varies by Coverage Line; Excess up to \$25,000,000

Financial Lines

- Target Risks: Private Companies, Not for Profit Organizations, Publicly Traded Companies, Financial Institutions
- Coverages Available: Directors & Officers Liability, Side 'A' Differences in Conditions, Employment Practices Liability, Fiduciary Liability, Crime & Fidelity, Errors & Omissions for Financial Institutions
- Limits: Up to \$25,000,000

Marine PRIMARY & EXCESS

- Target Risks: Importers, Exporters, Distributors, Multinational Accounts, Stock Throughputs, Finished Goods, Bulk Commodities, Raw Materials, Project Cargo, Medical Products & Equipment, Industrial & Farm Equipment, Apparel, Logistics Providers, Marine Contractors, Marine Cargo Terminals, Shipyards, Marine Product Manufacturers, Boatyards, Tugs, Barges & Towboats, Police & Fire Boats, Offshore Supply Vessels, Tour Boats, Ferries, Research & Oceanographic Vessels, Workboats, Tenders, etc.
- Coverages Available: Ocean Cargo; Marine Liability (Primary, Excess, & Bumpershoot), Hull Machinery & Protection & Indemnity, Hull Builders Risk, Maritime Employer's Liability
- Limits: Up to \$100,000,000

Political Risk

- Target Risks: Corporations & Investors; Financial Institutions; Importers & Exporters; Project Developers & Contractors
- Coverages Available: Confiscation, Expropriation, Nationalization, Forced Divestiture, Currency Inconvertibility & Exchange Transfer Risk, Selective Discrimination, War & Civil War, Strikes, Riots, Civil Commotion & Rebellion, Arbitration Award Default, Non-Honoring of Sovereign obligations, Wrongful Calling of On-Demand Contract Guarantees & Bonds, etc.
- Limits: Up to \$50,000,000 for any one risk with higher limits available through syndication

Professional Liability PRIMARY & EXCESS

- Target Risks: Architects & Engineers, Claims Adjustors, Construction Managers, Cyber Security Risks, Lawyers & Accountants, Miscellaneous Consultants, Real Estate Professionals, Technology & Media Risks, Title & Escrow Agents, Trustee Services
- Coverages Available: Errors & Omissions
- Limits: Up to \$25,000,000

Property

- General Property
 - Target Risks: Corporate & Retail Schedules; Hospitality – Hotels, Resorts, etc.; Public Entities: Schools, Municipalities, Local City Centers; Healthcare: Hospitals, Clinics, Retail Operations; Habitational; Communication Companies; Industrial & Manufacturing Facilities
- Inland Marine
 - Target Risks: Contractors including General, Street & Road, Utility, Excavation Contractors, Sewer, Civil, and Energy Servicing, Motor Truck Cargo and Miscellaneous Inland Classes such as Solar, Medical Equipment, Communication Equipment, Towers and Antennas, Etc.
- Builders Risk [See Construction - Property / Casualty]
- Technical Risks [See Energy - Property / Casualty]
- Limits: Varies by Coverage Line

Risk Management General Casualty

- Target Risks: Aerospace / Defense (excluding Aircraft Products), Communications / Telecommunications, Computers / Information Equipment and Services, Distributors, Healthcare Providers (excluding Professional), Hospitality, Industrial / Commercial Services, Manufacturers, Real Estate (excluding Residential), Restaurants, Retail, Stadiums & Arenas, Technology
- Coverages Available: General Liability, Commercial Auto Liability, Workers' Compensation, Supported Lead & Excess Liability
- Limits: Varies by Coverage Lines, Excess up to \$50,000,000 (ventilated)

Warranty

- Target Audience: Manufacturers, Retailers, Warranty Administrators
- Extended Warranty: Service or Maintenance Agreements

LOCAL KNOWLEDGE. GLOBAL COVERAGE.

Risk shouldn't prevent you from setting big goals and reaching them. We combine unparalleled underwriting skill with industry expertise to deliver world-class risk management solutions, turning challenges into opportunities.

Our experts average over 20 years of experience for the diverse coverages and industries we serve. We combine significant historical knowledge with a fresh, contemporary perspective to provide best in-class insurance and risk management solutions.

AUTHORIZED COUNTRIES 124

NORTH AMERICAN OFFICES 15

OFFICES OUTSIDE NORTH AMERICA 25



UNITED STATES

- Atlanta, GA
- Boston, MA
- Carpinteria, CA
- Chicago, IL
- Dallas, TX
- Houston, TX
- Kansas City, MO
- Los Angeles, CA
- Miami, FL

New York, NY

- Philadelphia, PA
- San Francisco, CA
- Scottsdale, AZ

CANADA

- Toronto, ON

BERMUDA

- Hamilton

LATIN AMERICA

- Buenos Aires, Argentina
- Edificio Tierra Firme, Colombia
- Mexico City, Mexico
- Lima, Perú
- Santiago, Chile
- Sao Paulo, Brazil

EUROPE

- Bratislava, Slovakia
- Budapest, Hungary
- London, United Kingdom
- Madrid, Spain
- Moscow, Russia
- Munich, Germany
- Prague, Czech Republic
- Rotterdam, Netherlands
- St. Julian's, Malta
- Zurich, Switzerland

ASIA-PACIFIC

- Melbourne, Australia
- Beijing, China
- Dubai, United Arab Emirates
- Wan Chai, Hong Kong
- Kuala Lumpur, Malaysia
- Manila, Philippines
- Shanghai, China
- Singapore
- Tokyo, Japan

U.S. LEAD | STEVE BLAKEY **INTERNATIONAL LEAD | RICHARD SHAAK**

For more information on how a Starr Solution can work for you, visit starrcompanies.com.

STARR

INSURANCE COMPANIES

PROPERTY | CASUALTY | ACCIDENT | AVIATION | MARINE

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