

# General Underwriting Eligibility - Lead Excess Liability

We will write Follow Form Lead Excess Liability policy limits up to \$5,000,000 on most classes and up to \$10,000,000 on select classes. You may quote excess over General Liability for all eligible "A" classes of business. The risk must comply with 1) **All** specific class eligibility requirements listed on the classification page and the Commercial Excess ONE system rate page and 2) The following business profile:

- Current year sales/gross receipts of \$15 million or less
  - Exception: Contracting risks - current year sales/gross receipts of \$5 million or less
- Have 15 or less auto units and no more than a 200-mile radius. No risks:
  - Busses and/or courtesy vans, Extra Heavy Trucks, Truck Tractors or luxury, high-end vehicles including but not limited to Aston Martin, Bentley, Bugatti, Ferrari, Lamborghini, etc. (when covering Auto Liability)
  - In the state of **Vermont**
  - Where underlying auto policy written on a per vehicle basis
  - With any drivers over age 75
- Have never had an individual claim, pending and/or paid, exceeding \$100,000 for any included coverage
- Have not had total aggregate claims, pending and/or paid, for any included coverage (AL, EL, GL, or LL) exceeding \$250,000 for any of the past 5 years

In addition to General Liability and based on class, you may also quote optional coverages such as Automobile Liability, Employer's Liability, Employee Benefits Liability, Liquor Liability, and Condo D&O. All underlying coverages are subject to the conditions shown in the [Underlying Carrier Requirements](#) section.

\*\*\*\*\*

## Lead Excess Case Study Questions:

1. Is the class within your authority (refer to the class grade column on the class list)? Or is it a S or P?
2. Is the limit within your authority? Or is it a S or P?
3. Are threshold requirements met (e.g., revenue, units, autos)?
4. Any losses? If so, are guidelines met?
5. Any class-specific guidelines? If so, are guidelines met?

## Lead Excess Liability Class List

Effective 02/07/2024

CLASS CODE	CLASSIFICATION DESCRIPTION	RISK GRADE	CLASS GRADE	ELIGIBLE STATES	AGENT AVAILABLE LIMIT AUTHORITY	AGENT AVAILABLE UNDERLYING COVERAGES	CLASS SPECIFIC UNDERWRITING COMMENTS
13049	Frozen Food - distributors	4	A	ALL	Up to \$5M	Additional GL Policy Auto Liability* Hired & Non Owned Auto ONLY Employer's Liability** Employee Benefits Liability	Class 13049 meets the Nautilus appetite described in the GL section of the eGuide
16916	Restaurants – with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants – without dance floor	3	A	ALL	Up to \$5M	Additional GL Policy Auto Liability* Hired & Non Owned Auto ONLY Employer's Liability** Employee Benefits Liability	Insured not applying for excess Liquor Liability No owned or non-owned delivery exposure
46604	Parking - public - open air	1	A	ALL	Up to \$5M	Additional GL Policy Auto Liability* Hired & Non Owned Auto ONLY Employer's Liability** Employee Benefits Liability	
60010	Apartment Buildings	4	A	ALL	Up to \$5M	Additional GL Policy Auto Liability* Hired & Non Owned Auto ONLY Employer's Liability** Employee Benefits Liability	Our insured has maintained ownership for 2 years or more Working smoke detectors in all units with proper maintenance plan Emergency exits properly marked with adequate means of egress from all floors All insured buildings are 7 stories or less Total number of insured units is 500 or less No non-sprinklered buildings exceeding 4 stories Less than 20% of units are subsidized, HUD, or Section 8

Items with an \* or \*\* apply to auto and employers liability coverages in states we do not write or have restrictions

# General Underwriting Eligibility - Layered Excess Liability

We will write Follow Form Layered Excess Liability policy limits up to \$5,000,000 on most classes and up to \$10,000,000 on select classes. Generally accepted business profile for Layered Excess risks, subject to underwriter discretion and our Prohibit list, is as follows:

- Current year sales/gross receipts of \$15 million or less
  - Exception: Contracting risks - current year sales/gross receipts of \$5 million or less
- Have 15 or less auto units and no more than a 200-mile radius
- Have never had an individual claim, pending and/or paid, exceeding \$100,000 for any included coverage
- Have not had total aggregate claims, pending and/or paid, for any included underlying coverage exceeding \$250,000 for any of the past 5 years

The risk must comply with the following:

- Total of all Excess Liability limits purchased should not exceed \$10,000,000
  - Limited exceptions may be made for up to \$15,000,000
- No Excess Liability policy can be placed above the Nautilus/Great Divide Layered Excess policy
- Number of excess carriers fulfilling total tower of Excess Liability limits cannot exceed two (2)
- Underlying Lead Excess Liability carrier cannot be Nautilus, Great Divide or any other W.R. Berkley company

Lead Excess Liability and General Liability are required underlying coverages. In addition, and based on class, we may also quote optional coverages such as Automobile Liability, Hired & Non-Owned Auto Liability, Employer's Liability, Employee Benefits Liability, and Liquor Liability. All underlying coverages are subject to the conditions shown in the [Underlying Carrier Requirements](#) section.

\*\*\*\*\*

## Layered Excess Case Study Questions:

1. Is the class within your authority (refer to the class grade column on the class list)? Or is it a S or P?
2. Is the limit within your authority? Or is it a S or P?
3. Is the tower acceptable for limits and position in the tower?
4. Are threshold requirements met (e.g., revenue, units, autos)?
5. Any losses? If so, are guidelines met?
6. Any class-specific guidelines? If so, are guidelines met?

# Layered Excess Liability Class List

Effective 02/07/2024

CLASS CODE	CLASSIFICATION DESCRIPTION	RISK GRADE	CLASS GRADE	ELIGIBLE STATES	AGENT AVAILABLE LIMIT AUTHORITY	AGENT AVAILABLE UNDERLYING COVERAGES	CLASS SPECIFIC UNDERWRITING COMMENTS
13049	Frozen Food - distributors	4	A	ALL	Up to \$5M	Additional GL Policy Auto Liability* Hired & Non Owned Auto ONLY Employer's Liability** Employee Benefits Liability	Class 13049 meets the Nautilus appetite described in the GL section of the eGuide
18206	Sporting Goods or Athletic Equipment Stores	3	A	ALL	Up to \$5M	Additional GL Policy Auto Liability* Hired & Non Owned Auto ONLY Employer's Liability** Employee Benefits Liability	No selling of firearms
45191	Hotels and Motels - with pools or beaches - 4 stories or more	4	A	No CA	Up to \$5M	Additional GL Policy Auto Liability* Hired & Non Owned Auto ONLY Employer's Liability** Employee Benefits Liability	Insured buildings are not used as detainment centers and/or temporary housing overflow Our insured has maintained ownership for 2 years or more All insured buildings are 7 stories or less No non-sprinklered buildings exceeding 4 stories Average room rates more than \$100 in NY and \$60 in all other states Occupancy rate over 60% No hourly or monthly rental establishments No risks with armed security guards No risks with smoking rooms Risks with evacuation instructions posted in all rooms Risks with smoke detectors in all rooms
96816	Janitorial Services	3	A	NO NY/CO	Up to \$5M	Additional GL Policy Auto Liability* Hired & Non Owned Auto ONLY Employer's Liability** Employee Benefits Liability	No window cleaning over 3 stories

Items with an \* or \*\* apply to auto and employers liability coverages in states we do not write or have restrictions