

A/C: Schiller Roofing, Inc;
R/I: Philadelphia Insurance Companies

EXCESS LIABILITY
June 10, 2024

From: Guy Moore

Telephone:

GC RENEWAL: No
CLIENT RENEWAL: No

POLICY PERIOD: June 28, 2024 To June 28, 2025

REINSURED PERIOD: June 28, 2024 To June 28, 2025

TYPE OF INSURANCE: Excess Liability

COMPANY POLICY LIMIT(S): \$2,000,000 Each Occurrence/Annual Aggregate Where Applicable Excess of Underlying Insurance and/or Self Insured Retention (SIR)

COMPANY RETENTION Net &/Or Treaty: \$1,000,000 Each Occurrence/Annual Aggregate Where Applicable (Being 50.0000%) Part of \$2,000,000 Each Occurrence/Annual Aggregate Where Applicable Excess Underlying Insurance and/or Self Insured Retention (SIR)

OTHER FACULTATIVE: Placed Elsewhere by Company
None

REINSURANCE LIMIT(S) BASIS OF ACCEPTANCE: Contributing Excess
HEREON: \$1,000,000 Each Occurrence/Annual Aggregate Where Applicable (Being 50.0000%) Part of \$2,000,000 Each Occurrence/Annual Aggregate Where Applicable Excess Underlying Insurance and/or Self Insured Retention (SIR)

CEDING COMMISSION: 27.50%

ORIGINAL CANCELLATION CLAUSE: 90 days

REINSURANCE CONDITIONS: Follow Form Company Policy except as stated in Additional Reinsurance Conditions.

COMPANY POLICY FORM: OCCURRENCE FORM
Loss Adjustment Expense: Outside

EXPOSURE BASE:	Start Date	End Date	Sales	Payroll
Projected:	06/28/2024	06/28/2025	3,550,000	900,000
Historical:	06/28/2023	06/28/2024	3,200,000	800,000
	06/28/2022	06/28/2023	2,936,000	737,000
	06/28/2021	06/28/2022	2,563,000	661,000
	06/28/2020	06/28/2021	2,113,000	571,000

OTHER EXPOSURES: Sub Costs:
2024 - \$248,000
2023 - \$250,000
2022 - \$243,000
2021 - \$191,000
2020 - \$176,500

OTHER EXPOSURES: (continued)

Residential - 55%
Commercial - 45%

Pitched - 60%
Low Slope - 25%
Flat - 15%

UNDERLYING SCHEDULE:

Coverage	Limit	Company	Premium	Policy Term
GL	\$1M/\$2M/\$2M	Crum and Forster	\$49,390	06/28/2024-2025
EBL	\$1M`	Crum and Forster	Included	06/28/2024-2025

LOSSES:

Valuation Date: 06/04/2024 Last 5 years
Gen'l Liab

YEAR	TOTAL	
	INCURRED	NUMBER
06/28/2023-06/28/2024	\$10,000	1
06/28/2022-06/28/2023	\$0	0
06/28/2021-06/28/2022	\$22,376	2
06/28/2020-06/28/2021	\$5,715	1
06/28/2019-06/28/2020	\$0	0

LARGE LOSSES:

Valuation Date: 06/04/2024 None excess of \$100,000 Last 5 years