

A/C: Celtic Environmental, Inc.,
R/I: Starr Companies

AUTOMOBILE LIABILITY
March 11, 2024

From: Calvin Grbac

Telephone:

GC RENEWAL: Yes
CLIENT RENEWAL: Yes

RENEWAL OF NUMBER: CC23105205M

POLICY PERIOD: April 13, 2024 To April 13, 2025

REINSURED PERIOD: April 13, 2024 To April 13, 2025

TYPE OF INSURANCE: Commercial Automobile Liability

PROGRAM TYPE: Guaranteed Cost

COMPANY POLICY LIMIT(S): \$ 1,000,000 Combined Single Limit (CSL) Each
Accident

COMPANY RETENTION Net &/Or Treaty: A) \$500,000 Combined Single Limit (CSL) Each
Accident

OTHER FACULTATIVE: Placed Elsewhere by Company

None

REINSURANCE LIMIT(S) B) **BASIS OF ACCEPTANCE:** Excess of Loss
HEREON: \$500,000 Combined Single Limit (CSL) Each
Accident Excess \$500,000 Combined Single Limit
(CSL) Each Accident

REINSURANCE PREMIUM: B) AL Premium: \$44,672

CEDING COMMISSION: 24.50%

ORIGINAL CANCELLATION CLAUSE: 90 days

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

ADDITIONAL REINSURANCE CONDITION(S): Exclude: Pollution (upset/overturn exception)

COMPANY POLICY TERMS/EXTENSIONS/EXCLUSIONS:
Attach: As per Company Policy(ies)

Extensions: UM/UIM = \$1,000,000

LOSS ADJUSTMENT EXPENSE: Pro - Rata

EXPOSURE BASE: Start Date End Date Units
Historical: 04/13/2024 04/13/2025 15
04/13/2023 04/13/2024 16
04/13/2022 04/13/2023 14
04/13/2021 04/13/2022 22

FLEET:	Projected:	Type	Units
		Light	14
		Private Passenger	1
		TOTAL:	15

Radius: Local (50 miles)

Garaging: IL

The insured does not haul any Hazardous Commodities.

LOSSES:		Valuation Date: 02/06/2023 Last 5 years		
Auto Liab		Total		
Year		# Claims	Incurred	Paid
04/13/2023-04/13/2024		0	\$0	\$0
04/13/2022-04/13/2023		4	\$21,045	\$21,045
04/13/2021-04/13/2022		2	\$182,849	\$182,849
04/13/2020-04/13/2021		0	\$0	\$0
04/13/2019-04/13/2020		2	\$3,469	\$3,469

LARGE LOSSES: Valuation Date: 02/06/2023 None excess of \$100,000 Last 5 years

Waiting on most recently valued loss runs for years 2019 & 2020. Will provide at my earliest.

Valuation Dates:	
Year	Valuation
2023	03/04/2024
2022	03/04/2024
2021	03/04/2024
2020	02/07/23
2019	02/07/23