

A/C: R.R. Street and Co., Inc.
R/I: Crum & Forster Insurance Group

AUTOMOBILE LIABILITY
June 4, 2024

From: Christine A. Czarnecki

Telephone: (312) 345-2602

GC RENEWAL: Yes
CLIENT RENEWAL: Yes

RENEWAL OF NUMBER: CC23105409M

POLICY PERIOD: July 1, 2024 To July 1, 2025

REINSURED PERIOD: July 1, 2024 To July 1, 2025

TYPE OF INSURANCE: Commercial Automobile Liability

PROGRAM TYPE: Guaranteed Cost

COMPANY POLICY LIMIT(S): \$ 2,000,000 Combined Single Limit (CSL) Each
Accident
Charging \$51,000

COMPANY RETENTION
Net &/Or Treaty: A) \$1,000,000 Combined Single Limit (CSL) Each
Accident

OTHER FACULTATIVE: Placed Elsewhere by Company
None

REINSURANCE LIMIT(S)
HEREON: B) **BASIS OF ACCEPTANCE:** Excess of Loss
\$1,000,000 Combined Single Limit (CSL) Each
Accident Excess \$1,000,000 Combined Single Limit
(CSL) Each Accident

REINSURANCE PREMIUM: B) Please quote your best offer.

CEDING COMMISSION: 27.50%

ORIGINAL CANCELLATION
CLAUSE: 90 days

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

COMPANY POLICY TERMS/EXTENSIONS/EXCLUSIONS:
Follow Form: As per Company Policy(ies)
Extensions: UM/UIM = Statutory

LOSS ADJUSTMENT EXPENSE: Pro Rata

EXPOSURE BASE:

	Start Date	End Date	Units
Historical:	07/01/2024	07/01/2025	14
	07/01/2023	07/01/2024	18
	07/01/2022	07/01/2023	22
	07/01/2021	07/01/2022	22
	07/01/2020	07/01/2021	19
	07/01/2019	07/01/2020	33

FLEET:	Projected:	Type	Units
		Private Passenger	10
		Trucks - Light	2
		Trucks - Medium	1
		Trucks - Heavy	1
		TOTAL:	14

Commercial vehicles are all local radius

Hired & Non-owned exposure is incidental: Short term auto rentals approx. 4-8 times a month.
NOA - none of their employees routinely use their own autos on company business.

FL 1, GA 2, IL 7, MO 1, NC 1, TX 1, VA 1

LOSSES:	Valuation Date: 06/03/2024 Last 12 years		
Auto Liab	Total		
Year	# Claims	Incurred	Paid
07/01/2023-07/01/2024	5	\$90,000	\$10,000
07/01/2022-07/01/2023	1	\$20,859	\$20,859
07/01/2021-07/01/2022	1	\$1,993	\$1,993
07/01/2020-07/01/2021	1	\$3,901	\$3,901
07/01/2019-07/01/2020	3	\$7,772	\$7,772
07/01/2018-07/01/2019	2	\$23,879	\$23,879
07/01/2017-07/01/2018	1	\$2,814	\$2,814
07/01/2016-07/01/2017	0	\$0	\$0
07/01/2015-07/01/2016	5	\$9,159	\$9,159
07/01/2014-07/01/2015	0	\$0	\$0
07/01/2013-07/01/2014	0	\$0	\$0
07/01/2012-07/01/2013	0	\$0	\$0

LARGE LOSSES:Valuation Date: 06/03/2024None excess of \$100,000Last 12 years