



Commercial Excess FAQs

How do I endorse the Taxes and Fees on a Commercial Excess policy?

It is not necessary to formally endorse the policy to correct Tax and Fee errors because we do not physically list Taxes and Fees on our Policy Declarations. However, PDF edit tools may be used to correct the Binding Confirmation if desired.

Does Nautilus offer Commercial Excess over Claims Made GL?

No. We do not offer our Commercial Excess over Claims Made GL.

Does Nautilus offer Commercial Excess over Employee Benefits Liability (EBL) written on a Claims Made form?

Yes. We will write excess over EBL on any class if the underlying coverage has the full \$1M/\$1M limits. When adding the underlying coverage in The ONE, you can select a Claims Made or Occurrence underlying limit. It is important to select the appropriate underlying limit type so our policy form set is issued correctly.

Can I write Commercial Excess with Lloyd's writing the underlying?

Yes. All Lloyd's syndicates share an A.M. Best group rating of A XV and meet our requirement.

Can I quote Commercial Excess over Liquor Liability?

Yes. Restaurants with liquor receipts less than 30% are within your authority in all states except AL, AK, DE, DC, and VT. We generally accept submit for restaurants with 31-50% liquor receipts. These accounts are approved or declined at your underwriter's discretion.

Can I quote Commercial Excess for terms other than annual?

Yes. Please visit our [Policy Term](#) page for guidance.

Can I quote one Commercial Excess policy over multiple GL policies?

Yes. Please visit our [Multiple Underlying GL Policies](#) page for guidance.

Can I quote Commercial Excess over other Excess policies?

Yes. In general, our Layered Excess appetite mirrors our Lead Excess product. Please visit our [General Underwriting Eligibility – Layered Excess Liability](#) page for guidance.

What are the carrier requirements for the underlying policies?

The underlying GL coverage part must be ISO standard edition date 1986 or later. All underlying carriers must have an A.M. Best rating of A- V or better. Please note we do not allow Risk Retention Groups, Master Policies, Captives, or Self-Insured Funds.

Do my underlying policies and Commercial Excess need to be concurrent?

No. Our preference is concurrency, but we do not mandate it.

Do I include the premium from AI charges in my underlying GL information?

Yes. You should include any additional premium for AIs. We follow form so we charge for the additional exposures.

Does the Commercial Excess drop down for sub-limited coverages?

No. We do not drop down for sub-limited coverages.

Can we write Commercial Excess with TRIA if the underlying doesn't have TRIA coverage?

No. Terrorism coverage must be purchased on the underlying GL to purchase it on the Excess.