


# PROFESSIONAL LIABILITY Healthcare

## General Guidelines

- A wide variety of coverages available for healthcare risks in the hospital, senior care and miscellaneous facilities segments
- Professional liability on a claims-made basis only
- Minimum premium starts at \$15,000
- AIG companion coverages are available through affiliated insurers, including: workers' compensation and commercial auto insurance

## Segment Focus

Broad flexible risk appetite to underwrite risks written on Excess & Surplus lines paper

SEGMENT	 <b>PREFERRED RISKS</b>	 <b>NON-PREFERRED RISKS</b>
Hospitals and Healthcare Systems	<ul style="list-style-type: none"> <li>• Facility size ranges from small rural hospitals to large multi-location systems</li> <li>• Primary and excess coverages available</li> </ul>	<ul style="list-style-type: none"> <li>• Insureds located in specific high volatility venues</li> </ul>
Miscellaneous Facilities	<ul style="list-style-type: none"> <li>• Home healthcare, imaging, emergency medical technician (EMT), labs, allied health, urgent care, medical rehab and surgery centers</li> <li>• Primary and excess coverages available</li> </ul>	<ul style="list-style-type: none"> <li>• Inpatient behavioral health, correctional health</li> <li>• Genetic/IVF counseling/testing centers, birthing centers</li> </ul>
Senior Care	<ul style="list-style-type: none"> <li>• High quality facilities</li> <li>• Excess coverage only</li> </ul>	<ul style="list-style-type: none"> <li>• Insureds located in specific high volatility venues</li> </ul>

## Additional Benefits



### Risk Management Services

- Risk Assessments for high exposure areas
- Customized client specific consultation and on-site services
- Access to Lexington's risk management helpline
- Access to educational center to include webinars, advisories and alerts
- Complimentary resources



### Claims

- Technical staff of over 30 members dedicated solely to healthcare-related claims; our professionals average more than 20 years of industry experience and include attorneys and clinicians
- Dedicated birth trauma, catastrophic injury, suicide, damage mitigation and elder care specialty counsels

Lexington Insurance Company, an American International Group, Inc. company, is the leading U.S.-based surplus lines insurer. American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at [www.aig.com](http://www.aig.com) and [www.aig.com/strategyupdate](http://www.aig.com/strategyupdate) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

INTENDED FOR LICENSED INSURANCE BROKER USE ONLY; ALL RISKS ARE SUBJECT TO UNDERWRITING

© American International Group, Inc. All rights reserved.