

Cut through the crowded insurance marketplace and get what you need with this guide to Why Lexington:

- Connecting brokers with world-class Lexington Healthcare professional liability leadership
- Highlighting Lexington Healthcare’s key areas of differentiated value
- Providing examples of Lexington Healthcare’s advantages working for brokers and their clients
- Showcasing why Lexington Healthcare has an industry leading professional liability position in the marketplace

Leadership Team



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The Lexington Healthcare Advantage

Customized Healthcare Solutions

- Applies 50+ years of Lexington Healthcare’s experience, claims data, and risk trend insights, to produce innovative, long-term client solutions
- Provides sustainable, customized coverages for small to large medical facilities and hospitals supported by a dedicated team of healthcare underwriters
- Seamlessly integrates solutions for specialized healthcare workers compensation and auto with AIG member companies

WHY IS THIS IMPORTANT?

Lexington Healthcare experts cultivate long term relationships to identify emerging risks and respond with tailored solutions.

Proven Claims Expertise

- Supports clients with 25+ dedicated, in-house healthcare claims professionals – including attorneys and clinicians – and provides access to premier defense counsel
- Applies decades of clinical and legal healthcare expertise to understand and address the uniqueness of healthcare claims
- Delivers a holistic claims approach to ensure effective claims resolutions and outcomes for healthcare policyholders

WHY IS THIS IMPORTANT?

Lexington Healthcare’s dedicated claims team and technical expertise helps to ensure that claims are effectively resolved.

Risk Consulting & Education

- Provides in-house clinical risk managers for virtual and on-site client risk consultations and online risk management resources
- Delivers healthcare-focused certified training including workplace violence, verbal de-escalation and crisis prevention, as well as risk alerts and access to Lexington Healthcare’s risk management helpline
- Hosts quarterly risk management webinars to support policyholder’s knowledge of emerging healthcare trends

WHY IS THIS IMPORTANT?

Lexington Healthcare’s in-house experts provide critical risk consulting and education in support of their risk management programs.

Healthcare industry leader for 50+ years

25+ in-house healthcare claims professionals

Dedicated healthcare clinical risk managers

Learn more: www.aig.com/whyaig

Why Lexington Healthcare

| Customized Healthcare Solutions | Proven Claims Expertise | Risk Consulting & Education |
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| <p>ISSUE: A healthcare staffing firm needed a customized insurance program to support their ability to bid on new contracts.</p> <p>SOLUTION: Lexington Healthcare experts quickly evaluated the staffing firm's contractual needs and developed a tailored insurance program responsive to the unique requirements.</p> <p>BENEFIT: Coverages provided by Lexington Healthcare allowed the healthcare staffing firm to effectively enter into new contracts.</p> | <p>ISSUE: A longstanding hospital client had a patient injury as the result of a wrong site surgery.</p> <p>SOLUTION: AIG claims experts worked closely with the hospital client to understand the potential process errors allowing them to focus on an effective claims resolution strategy aligned with the hospital's priorities.</p> <p>BENEFIT: The hospital client was able to put a strategy in place to help mitigate process errors before they occur.</p> | <p>ISSUE: A specialized primary care clinic lacked a root cause analysis process and was struggling to create and implement a viable solution.</p> <p>SOLUTION: As part of Lexington Healthcare's risk management education series, the client attended our webinar on root cause analysis. Following the webinar, the client approached Lexington Healthcare risk management consultants for further guidance.</p> <p>BENEFIT: With Lexington Healthcare's help, the clinic was able to expedite the development and launch of their own, customized root cause analysis tool as part of their enterprise risk management platform.</p> |
| <p>WHY IS THIS IMPORTANT? Lexington Healthcare addresses clients' coverage needs with solutions that are flexible and responsive.</p> | <p>WHY IS THIS IMPORTANT? Lexington Healthcare's dedicated claims team helps clients achieve their risk and claims management objectives.</p> | <p>WHY IS THIS IMPORTANT? Lexington Healthcare's dedicated clinical risk consultants provide education and resources to support the policyholder's risk management goals.</p> |

What is Lexington Healthcare?

Lexington Healthcare has been providing continuous, flexible coverage options to the healthcare industry for over 50 years. It combines collective experience with broad coverages and flexibility in rate and form to create tailored insurance programs. And, with continuous investment in risk management services, policyholders are supported with best-in class tools and resources to prevent and mitigate losses. However, when a loss does occur, Lexington Healthcare's claims investigation and resolution services are provided by experienced teams dedicated solely to healthcare related claims.

INTENDED FOR LICENSED SURPLUS LINES INSURANCE BROKERS ONLY.

The scenarios described above are provided as illustrative examples only. Coverage depends on the facts of each case and the terms, conditions, and exclusions of the actual policy. If interested, licensed surplus lines brokers may request a copy of the standard form of policy for a description of the scope and limitations of coverage.

Lexington Insurance Company, an AIG company, is a leading U.S.-domiciled surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. The term AIG refers to American International Group, Inc. property and casualty insurance operations, including related property and casualty business divisions, but not to any specific subsidiary insurance company. Coverage is subject to actual policy language. Certain products and services may be provided by other AIG subsidiaries or affiliates. Non-insurance products and services may be provided by independent third parties. Licensed surplus lines brokers may obtain products and services from Lexington Insurance Company or from Lexington Specialty Insurance Agency, Inc. (CA license no. 6003097), an AIG subsidiary serving as a program administrator for Lexington Insurance Company and other AIG member companies. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | LinkedIn: www.linkedin.com/company/aig.

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