

Lexington Casualty Appetite Guide

General Guidelines

- Primary and excess coverage for risks requiring dedicated expertise, filling the gaps in the admitted market through flexibility of rate and form
- Minimum premiums start at \$25,000 and vary by class of business

Industry Focus

- Broad flexible risk appetite to underwrite risks written on Excess & Surplus (E&S) paper

Segment	Preferred Risks	Non-Preferred Risks
Product Liability	<ul style="list-style-type: none"> • Product manufacturers, distributors, and importers of many sub-classes • Product recall and discontinued products 	<ul style="list-style-type: none"> • Medical devices, drug /pharma, surgical equipment, latex gloves • Aircraft products, asbestos, exterior insulation finishing system (EIFS)
General Casualty	<ul style="list-style-type: none"> • Bars/clubs, service contractors, equipment rental, habitational real estate, vegetation management, sexual misconduct liability (SML) • Security services and janitorial operations 	<ul style="list-style-type: none"> • Water parks • Moving fairs and carnivals
Energy	<ul style="list-style-type: none"> • Mining, oil and gas, gas stations, propane and fuel oil dealers, alternative energy, chemicals 	<ul style="list-style-type: none"> • Offshore exposure
Vehicular and Rail	<ul style="list-style-type: none"> • Excess coverage on dedicated (not for hire) fleets, metro transit authorities, school buses, charter buses, waste haulers, and non-emergency medical transport • Freight and passenger railroads 	<ul style="list-style-type: none"> • Trucking (for hire) • Taxis • Limousines • Auto or bus rental or leasing companies • Standalone hired or non-owned auto coverages • Tow Truck operators
Public Entity and Higher Education	<ul style="list-style-type: none"> • Provide a broad range of coverages, capacity, and expertise tailored to the unique needs of municipalities, school districts and universities 	<ul style="list-style-type: none"> • Chronic traumatic encephalopathy (CTE) exposure
Construction	<ul style="list-style-type: none"> • General contractors and subcontractors • General Liability-only wrap ups: Contractor Controlled Insurance Program (CCIP) and Owner Controlled Insurance Program (OCIP), project specific (non-wrap up), owner's interest, and Owner Contractors Protective (OCPs) • Infrastructure projects 	<ul style="list-style-type: none"> • New York exposure • Residential exposure

Additional Benefits

Flexibility

- Freedom of rate and form allows Lexington underwriters to create innovative solutions for individual account's needs
- Underwriting experience and expertise

Claims

- Dedicated Lexington claims team with expertise to handle the complexity of E&S risks
- The financial strength of AIG

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.

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