

CASUALTY

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 premium starts at \$25,000 and varies 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

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