

# Lexington Casualty - Excess & Surplus Lines

Lexington Insurance is AIG's Excess & Surplus Line carrier providing flexible (E&S) insurance solutions for small, middle-market and large commercial enterprises. For over 50 years, Lexington has been a leader in the E&S market providing a broad appetite to casualty risk and of underwriting expertise, deep industry knowledge, specialized risk management and loss control benefits, and dedicated claims handling services.

## The Lexington Advantage

### Strength & Experience

Lexington Insurance is the largest U.S.-based Excess & Surplus Lines Insurance carrier.

Lexington has been providing innovative insurance solutions for over 50 years to companies and organizations of all sizes – from Fortune 100 corporations to small and middle market entities.

### Coverage Flexibility

Broad, non-admitted underwriting capabilities that provide its clients with exceptional flexibility of rate and form across a wide range of exposures. Clients also benefit from ready access to the market-leading products and services of AIG.

### Strategy & Focus

In 2019, Lexington transformed its distribution strategy by focusing on placing business through wholesale brokers for the majority of its casualty lines.

There is a renewed focus on middle market casualty business. Over half of the new business written in 2019 was middle market, and underwriters have tools to respond quickly.

### Claims

Lexington has an experienced claims team to draw on local, first-hand knowledge of risks and provide dedicated resources to ensure consistency of claims handling, effective account stewardship and winning claims strategies.

### Overview

- Lexington Insurance Company paper.
- Guaranteed Cost.
- Small Deductibles with no collateral requirements.
- Self Insured Retentions for accounts with higher frequency.
- Umbrella, follow form and retained amount forms available on an excess basis.

### Capacity

- Up to \$5 million in limits available on Primary General Liability (GL) policies.
- \$5 million - \$10m limits desired on lead umbrella.
- Up to \$25 million limit available for mid and high excess at appropriate attachment.

### Minimum Premiums

- \$25,000 for most classes.
- Railroad Protective minimum premium is \$4,500.

Learn more: [www.aig.com/whyAIG](http://www.aig.com/whyAIG)

## Industry Leading Examples

- New business premium, up 15% through May 2020 Year-To-Date (YTD).
- Over half of new business submission written through May 2020 YTD are sub-\$100,000 middle market accounts.
- 50% increase in new Mid-Excess policy count over previous year, reflective of diverse attachment point capabilities.
- Submission activity up 40% over previous year through May 2020 YTD.
- Expanded geographical footprint servicing the wholesale market increased Lexington new business in 2019.
- New business includes the following industries: plastics manufacturing, restaurants & bars, food & beverage, mining, real estate managers, hospitality, equipment rental, infrastructure projects, transportation, rail, oil & gas, and utilities.

## National Leadership



**Neil Smallcombe**  
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Lexington Insurance