

Lexington Middle Market Casualty Insurance



Lexington Insurance has a long history of providing an array of insurance solutions to help our brokers and their clients meet their risk challenges. Lexington Insurance is continuing that tradition by establishing a dedicated Middle Market Casualty team focused on small to medium size commercial enterprises for classes of business in the **Construction, Manufacturing and Commercial/Service/Retail/Real Estate** industries. Products will be available through its national network of **wholesale broker partners**.



Coverage Highlights

- **Primary Policies:** General Liability with typical limits of \$1 million per occurrence and \$2 million in the aggregate (higher primary limits may be available on some classes) using guaranteed cost or small deductible structures written on ISO or Lexington proprietary forms and endorsements
- **Minimum Premium:** \$7,500
- **Minimum Deductible:** \$1,000
- **Target client sales volume:** Up to \$30 million in annual sales with flexibility by industry and class



Class Appetite

- **Construction**
 - Primary General Liability and Owners and Contractors Protective Professional Indemnity
 - Targeting small general contractors, artisans and contractors' equipment dealers
 - Commercial and residential (limited residential for tract homes; no condominiums or townhouses)
 - Key coverages, including Waiver of Subrogation, Primary Non-Contributory, Various Additional Insureds, Construction Enhancement Endorsement
 - **Desired Classes:** General Contractors, Plumbing, Electricians, Painting, Custom Homebuilders, HVAC, Service Contractors, Concrete Construction, Metal works, Conduit, Carpentry, Remodeling, Landscaping, Tile, Stone, Marble, Janitorial



Class Appetite (continued)

• Product Liability

- Primary General Liability with occurrence and claims-made trigger options
- Targeting most manufacturing classes and distributors
- Coverage enhancements, including Limited Product Withdrawal Expense, Limited Worldwide Coverage, Blanket Vendors, Products Enhancement Endorsement
- **Desired Classes:** Machinery and Machinery Parts Manufacturing, Exercise Equipment, Home Goods, Appliances, Non-Critical Auto Parts, Sporting Goods & Athletic Equipment (no helmets), Food & Beverage, Electrical/HVAC, Toys, Plumbing Supplies, Tanks, Tools

• General Casualty

- Primary General Liability on Occurrence form for many premises-driven risk classes, including retail, wholesale, real estate, and hospitality (no liquor)
- Optional additional coverages include Employee Benefits Liability, Hired and Non-owned Auto (class specific) and Stop Gap
- **Desired Classes:** Lessor's Risk Only, Service Contractors, Equipment Repair, Limited Habitational, Retail, Vacant Land, Shopping Centers, Warehouses, Hotel, Amusement

Why Lexington

Size, Scale and Experience

Lexington Insurance is one of the largest Excess & Surplus Lines insurance carriers in the United States. It has more than 50 years of experience servicing companies and organizations of all sizes and industries. Lexington can tailor insurance solutions for most any risk.

Dedicated Team and Expertise

The Lexington Middle Market Casualty underwriting team is experienced and dedicated to the middle market space. Brokers can rely on getting the best information to support their clients' needs in a thorough and timely manner.

Claims Services

An experienced claims team draws on in-depth knowledge of risks and provides dedicated resources to ensure consistency of claims handling, effective account stewardship and winning claims strategies.

Contact:

If you have any questions about Lexington Middle Market Casualty and available products, please contact:

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LEXINGTON INSURANCE

An  company

Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer.

The term AIG refers to American International Group, Inc. and is the marketing name for its worldwide property-casualty, life and retirement, and general insurance operations.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

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