

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

- Connecting wholesale brokers with LexPro’s underwriting team specializing in management liability, professional liability and cyber insurance solutions
- Highlighting LexPro’s key areas of differentiated value for wholesale brokers and their clients
- Providing examples of LexPro’s advantages working with brokers and their clients
- Showcasing why LexPro has an industry-leading position in the wholesale broker marketplace

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The Lexington Advantage

Dedicated Wholesale Broker Market

- Delivers customized Director and Officer Liability (D&O), Employment Practices Liability (EPL), Fiduciary, Crime, Professional Liability and Cyber solutions
- Provides a convenient, comprehensive market accessible by wholesale brokers only
- Invests in dedicated resources and underwriting expertise

WHY IS THIS IMPORTANT?

LexPro provides wholesale brokers with access to specialized management liability, professional liability and cyber insurance solutions.

Private and Non-Profit (PNP) Focused

- Underwrites D&O, EPL, Fiduciary, Crime, Professional Liability and Cyber insurance solutions for private enterprises and non-profit organizations
- Provides quality products with coverage designed to address the unique needs of your midmarket clients
- Employs proprietary systems to ensure ease of delivery throughout the quote, bind, and policy issuance process

WHY IS THIS IMPORTANT?

LexPro efficiently provides private enterprises and non-profit organizations, including midmarket enterprises, with management liability, professional liability and cyber coverages.

Risk Mitigation & Claims Expertise

- Assists with developing risk mitigation strategies utilizing AIG’s management liability, professional liability and cyber expertise and historical claims perspective
- Has experienced, dedicated in-house claims professionals to provide client support and guidance
- Provides EPL policyholders with access to risk management services through association with the Jackson Lewis and Littler Mendelson law firms

WHY IS THIS IMPORTANT?

LexPro’s resources and expertise support policyholders with risk management strategies and services and knowledgeable, efficient claims handling.

Focused on the wholesale broker market

Midmarket expertise

Quick response time

Why Lexington

Dedicated Wholesale Broker Market

ISSUE:

A healthcare staffing firm was unable to secure the EPL coverage it desired from the admitted market at the time its current coverage was up for renewal.

SOLUTION:

At the request of the broker, LexPro's dedicated underwriting team developed an E&S insurance solution utilizing a creative retention option that provided the EPL coverage that the healthcare staffing firm required.

BENEFIT:

The healthcare staffing firm was able to move ahead knowing they had EPL coverage that met their business and regulatory compliance needs.

WHY IS THIS IMPORTANT?

LexPro works with wholesale brokers to help provide coverage for their clients' hard-to-place risks.

Private and Non-profit (PNP) Focused

ISSUE:

A private midmarket distributor of component parts struggled to secure Cyber coverage because it lacked critical controls.

SOLUTION:

LexPro connected the broker and its client to loss control resources that helped the client improve its cyber-security profile. With controls in place, LexPro provided a fit-to-purpose cyber insurance solution.

BENEFIT:

With an improved cyber-security profile, the broker was able to secure the cyber coverage its client needed.

WHY IS THIS IMPORTANT?

LexPro's commitment to the cyber PNP market is demonstrated by its ability to understand risks and provide customized insurance solutions to address them.

Risk Mitigation & Claims Expertise

ISSUE:

Employee allegations of harassment by a senior manager threatened a client's reputation and business.

SOLUTION:

Working in collaboration with the client's legal counsel, LexPro's dedicated in-house claims professionals helped in resolving the matter quickly with a negotiated a settlement that included a non-disclosure agreement.

BENEFIT:

The quick and comprehensive settlement helped avoid public disclosure of the allegation, which could have severely hurt the client's reputation and ongoing business.

WHY IS THIS IMPORTANT?

Our claims expertise helps to ensure reputation management and business continuity.

What is LexPro?

LexPro provides wholesale brokers with D&O, EPL, Fiduciary, Crime, Professional Liability and Cyber solutions for private enterprises and non-profit organizations, including their midmarket clients. Dedicated, service-focused underwriters work with wholesale brokers to provide solutions to meet their clients' insurance needs.

INTENDED FOR LICENSED SURPLUS LINES INSURANCE BROKERS ONLY.

Lexington Insurance Company, an AIG company, is a leading U.S.-based 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 | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

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