

## Lexington Midmarket Casualty Insurance



Building on Lexington's market-leading ability to address complex risks for large companies, Lexington Midmarket Casualty is providing insurance solutions for small and mid-size commercial enterprises, including those engaged in the construction, manufacturing, service, retail, and real estate industries. Products are available exclusively through select wholesale brokers.



### 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
- 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
- Liquor Liability for establishments with liquor sales accounting for less than 30% of overall sales
- 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. 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](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig).

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