

Lexington Midmarket Casualty: Primary and Excess Liability Insurance

Building on Lexington's expertise providing casualty solutions to address complex risks for large companies, Lexington Midmarket Casualty (LMMC) is our dedicated "quick quote" team providing primary and excess casualty coverages to wholesale brokers and their small and mid-size clients with premiums under \$100,000, including those engaged in the construction, habitational, manufacturing, service, retail and real estate industries.



Coverage Highlights

Primary Policies

- General Liability with typical limits of \$1 million per occurrence and \$2 million in the aggregate using small deductible structures written on ISO or Lexington proprietary forms and endorsements
- Minimum primary premium: \$7,500
- Minimum deductible: \$1,000
- Target clients sales volume: Up to \$30 million in annual sales, with flexibility by industry and class

Excess Policies

- Provides qualified policyholders with supported and unsupported excess liability insurance solutions excess of an acceptable carrier rated A- or better.
- Lead Excess coverage may be provided excess of standalone General Liability, or General Liability combined with Auto Liability (fleets up to 35 units), Employer's Liability, or Employee Benefit Liability.
- Mid Excess coverage may be provided excess of:
 - Umbrella Liability
 - Follow Form Excess Liability
- Up to \$5 million in excess limits available on most classes
- Minimum excess premium of \$5,000



Appetite

Construction

- Primary General Liability and Excess (supported and unsupported)
- Coverage enhancements available, including Waiver of Subrogation, Primary Non-Contributory, Various Additional Insureds, Construction Enhancement Endorsement
- **Desired Classes include:** Artisan Contractors, Carpentry, Conduit, Contractors' Equipment Dealers, Custom Homebuilders, Electricians, HVAC, Janitorial, Landscaping, Marble, Painting, Remodeling, Service Contractors, Stone, Tile, Welding
- Limited appetite for residential general contractors

Product Liability

- Primary General Liability and Excess (supported and unsupported)
- Coverage enhancements available, including Limited Product Withdrawal Expense, Limited Worldwide Coverage, Blanket Vendors, Products Enhancement Endorsement
- Occurrence and claims-made trigger options available
- **Desired Classes include:** Appliances, Electrical, Exercise Equipment, Food and Beverage, Home Goods, HVAC, Machinery and Machinery Parts Manufacturing, Non-Critical Auto Parts, Plumbing Supplies, Sporting Goods and Athletic Equipment (no helmets), Tools, Toys



Appetite (continued)

General Liability

- Primary General Liability and Excess (supported and unsupported) for many premises-driven risk classes
- Coverage enhancements available, including Employee Benefits Liability, Hired and Non-Owned Auto (class specific)
- **Desired Classes include:** Amusement, Equipment Repair, Hospitality (limited liquor), Hotel, Lessor's Risk Only, Real Estate, Retail, Shopping Centers, Vacant Land, Warehouses, Wholesale Distributors

Habitational

- Primary General Liability and Excess (unsupported only) for habitational schedules with 750 units or less
- Coverage enhancements available, including Additional Insured Endorsements, Hired and Non-Owned Auto, Employee Benefits Liability Coverage
- **Desired Classes include:** Apartments, Condominium Associations, Dwellings, Home Owners Associations, Townhomes

Contact:

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

Paul McLaughlin
Head of Lexington
Midmarket Casualty
paul.mclaughlin@aig.com
617.455.2624

David Hernandez
Midmarket Casualty
Field Leader – Northeast,
Mid-Atlantic, Southeast
david.hernandez2@aig.com
617.692.0185

Caroline West
Midmarket Casualty
Field Leader – Midwest, South Central, West
caroline.west@aig.com
602.308.2022

Rebeca Flores
Midmarket Casualty
Underwriting Manager, Midwest
rebeca.flores@aig.com
602.909.8763

Ben McArdle
Midmarket Casualty
Underwriting Team Lead, Excess
ben.mcardle@aig.com
857.274.2522

LEXINGTON INSURANCE

An  company

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