

## Cut through the crowded insurance marketplace and get what brokers need with this guide to Why Lexington Casualty:

- Connecting brokers with world-class Lexington Casualty Excess & Surplus (E&S) insurance leadership
- Highlighting Lexington Casualty's key areas of differentiated value
- Providing examples of Lexington Casualty's advantages working for brokers and their clients
- Showcasing why Lexington Casualty has an industry-leading E&S position in the marketplace

## North America Leadership



**Neil Smallcombe**  
*Head of Casualty, Lexington Insurance*  
[neil.smallcombe@aig.com](mailto:neil.smallcombe@aig.com)  
312.930.5424



**Betsy Higgins**  
*Lexington Casualty Zonal Manager*  
[betsy.higgins@aig.com](mailto:betsy.higgins@aig.com)  
617.235.7755



**Paul McLaughlin**  
*Head of Lexington Midmarket Casualty*  
[paul.mclaughlin@aig.com](mailto:paul.mclaughlin@aig.com)  
617.235.8041

## The Lexington Advantage

### Dedicated Wholesale Broker Market

- Deploys more than 40 underwriters on the Lexington Casualty team to provide solutions for businesses and commercial enterprises of various sizes
- Empowers underwriters to respond quickly to wholesale market needs
- Continues to invest in E&S casualty expertise nationwide

#### WHY IS THIS IMPORTANT?

Lexington Casualty is committed to delivering solutions to wholesale brokers.

### Technical Expertise & Creative Solutions

- Utilizes Lexington Casualty's industry-leading talent, underwriting resources, product suite and data to provide creative solutions for a wide range of industries
- Has the ability to deploy capacity through primary, lead, mid and high excess liability placements
- Provides a broad spectrum of casualty products to address the unique needs of midmarket and large complex businesses and commercial enterprises

#### WHY IS THIS IMPORTANT?

Lexington Casualty's expertise and creativity delivers industry-leading solutions to solve complex insurance challenges.

### Proven Claims Expertise

- Supports policyholders with experienced in-house Casualty claims professionals who help ensure a supportive claims experience
- Provides access to defense counsel from premier law firms to support specific needs
- Integrates claims expertise and data in the Lexington Casualty underwriting process to help develop customized solutions

#### WHY IS THIS IMPORTANT?

Lexington Casualty's claims experience and partnerships resolve complex claims.

**More than 40 underwriters on the Lexington Casualty team**

**Focused on the wholesale broker market**

**Experienced, in-house Claims team**

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

## Why Lexington

### Dedicated Wholesale Broker Market

**ISSUE:**

In a rapidly changing marketplace, a habitational real estate client's lead umbrella was non-renewed by its standard market carrier with limited time to replace coverage.

**SOLUTION:**

Lexington Casualty quickly delivered to its wholesale broker a lead umbrella solution utilizing the Lexington Casualty wholesale underwriting platform and expertise in this challenging class.

**BENEFIT:**

The lead umbrella solution served as the foundation for the policyholder's newly designed excess tower.

**WHY IS THIS IMPORTANT?**

Lexington's Casualty's dedicated wholesale underwriters and industry knowledge delivers solutions quickly.

### Technical Expertise & Creative Solutions

**ISSUE:**

A public entity client with complex risks was non-renewed by their incumbent program due to a change in appetite.

**SOLUTION:**

Lexington Casualty's dedicated team quickly created a robust program to satisfy a critical layer in the renewal placement. The customized solution included the specialized public entity coverages necessary while also providing flexible retentions, attachment points and limits.

**BENEFIT:**

In a challenging market, the broker was able to structure a program for its client that met the client's risk management needs and avoid having to self-insure.

**WHY IS THIS IMPORTANT?**

Lexington Casualty's continued expertise delivers targeted insurance solutions that others may be unable or unwilling to provide.

### Proven Claims Expertise

**ISSUE:**

A claim was brought and litigation filed against an insured product manufacturer alleging that the insured's product was defective and exacerbated harm that resulted in death.

**SOLUTION:**

Our claims experts successfully resolved the claim for a fraction of the demand before it was put before a jury by laying out expert evidence on claimant's role in the accident as well as identifying procedural deficiencies in the case that would be the basis for a winning appeal.

**BENEFIT:**

The claim was resolved at a fair value and a tiny fraction of the assessed exposure.

**WHY IS THIS IMPORTANT?**

Lexington Casualty's claims expertise helps deliver fair outcomes for insureds.

## What is Lexington Casualty?

Lexington Casualty provides flexible E&S insurance solutions for small, midmarket and large commercial enterprises. For over 50 years, Lexington Casualty has been a leader in the E&S market, providing a broad appetite to casualty risk, underwriting expertise, deep industry knowledge, specialized risk management and loss control benefits, and dedicated claims handling services.

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. and is the marketing name for the worldwide operations of American International Group, Inc.

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.

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