



## eExcess

### Industry-leading Excess Casualty solutions for hundreds of industry classes right from your desktop

eExcess is designed to make it easy for brokers to reserve, quote, bind and issue excess casualty accounts — for hundreds of industries — 24 hours a day, seven days a week without underwriter involvement. Brokers can even use the system to request and access certain endorsements online.

#### Prime Express Highlights

With over 45 years experience serving the excess casualty market, we have provided stability for our clients through all market cycles. The Prime Express Excess Casualty policy couples excess casualty coverage with unparalleled support and experience to manage and mitigate claims.

- Monoline Excess Casualty coverage with limits up to \$10 million over general liability, automobile liability, employer's liability, employee benefits liability, liquor liability, foreign liability (general liability required, all others optional).
- Limits up to \$10 million available online through eExcess.
- Dedicated underwriters can consider most classes outside of eExcess eligible classes.
- Flexible competitive rating.
- CrisisResponse,<sup>®</sup> a unique coverage offering, is included on all policies at no additional charge.

#### eExcess Platform Advantages

Brokers can place business quickly and competitively for hundreds of SIC codes using built-in authority. The eExcess platform also features:

- Premium Indication Tool: Just select the "quick indication" option and enter seven quick data points to obtain a non-bindable indication. Once ready to bind, those data points will automatically be transferred to begin the full application.
- On-Demand Policy Documents: eDelivery, our online policy delivery system, makes issued policies and endorsements available to brokers via a secure website within 24 hours of issuance.
- Dedicated, Local Support: A dedicated team of Regional Marketing Managers are available to assist brokers with any questions.

#### Value-Added Services

CrisisResponse coverage is available with all policies and includes, at no additional charge:

- Limit of insurance up to \$250,000 for immediate crisis response actions.
- An additional CrisisFund<sup>®</sup> limit of insurance of \$50,000 to hire an approved crisis management firm to help manage communications during a crisis.

These limits are provided in addition to the policy limits as an added benefit to clients.



## Program Business and Targeted Industry Class Capabilities

Program business is an extremely efficient means of increasing your commissions while reducing your overall transaction costs. eExcess is so flexible that brokers have the ability to customize the system to fit the unique needs of a group of insureds within a particular risk class, industry, or association.

In addition, for specific SIC codes, the XSEnhanced®: Real Estate and XSEnhanced: Restaurant collection of endorsements for real estate and restaurant industries are automatically attached to the Prime Excess policy. Each endorsement features carefully crafted coverage highlights focusing in on discrimination, pollution, professional liability, and other hazards unique to these industries.

## Unmatched Appetite

eExcess offers an unparalleled range of over 670 eligible SIC codes. Below is a small sampling of the business classes available in the system:

- Non-residential general contractors
  - Plumbing, heating, and air conditioning
  - Painting and paper hanging
  - Electrical
  - Industrial machinery and equipment
  - Masonry, stone, and concrete work
  - Specialty trade
  - Street and road
  - Floor laying and other floor work
  - Carpentry
- Real Estate and Finance, including:**
- Operators of residential mobile home sites
  - Lessors of real property
  - Real estate agents and managers
  - Operators of apartment buildings and other dwellings
  - Operators of non-residential buildings
  - Insurance agents and brokers
- Manufacturing, including:**
- Durable goods
  - Men's and women's clothing
  - Perfumes and cosmetics
  - Cut stone and stone products
  - Electroplating, plating, polishing, and anodizing
  - Sawmills and planing mills
  - Millwork
  - Fabricated structural metal
  - Signs and advertising
- Retail trade, including:**
- Groceries and bakeries
  - Hardware stores
  - Variety stores
  - Furniture and floor covering stores
  - Lumber and other building material dealers
- Services, including:**
- Beauty shops
  - Eating places
  - Hotels and motels
  - Business services
  - Building cleaning and maintenance
  - Car washes
  - Repair shops
  - Public golf courses
  - Membership sports and recreation clubs
  - Civic, social, and fraternal organizations
  - Professional membership organizations
  - Management and management consulting services
  - Computer programming services
  - Lawn and garden services
- Wholesale trade, including:**
- Brick, stone, and related construction materials
  - Industrial machinery and equipment
  - Lumber, plywood, and millwork



Bring on tomorrow

### To learn more:

Contact your Regional Marketing Manager or visit us at [www.aig.com](http://www.aig.com).

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