# Lexington Healthcare - Professional Liability, Excess & Surplus Lines

Lexington Insurance has been providing continuous, flexible coverage options to the healthcare industry for over 50 years. It combines collective experience with broad coverages and flexibility in rate and form to create tailored insurance programs. And, with Lexington and AIG's continuous investment in risk management services, clients are supported with best-inclass tools and resources to prevent and mitigate losses. However, if and when a loss does occur, Lexington claims investigation and resolution services are provided by experienced teams dedicated solely to healthcare related claims.

## The Lexington Advantage

#### **Coverage Flexibility**

Broad flexible risk appetite to underwrite risks written on Excess & Surplus lines paper.

Delivers creative solutions tailored to the unique nature of each individual risk to support its brokers abilities to structure effective solutions.

#### **Risk Management Services**

Risk Assessments for high exposure areas

Customized client specific consultation and on-site services

Access to Lexington's risk management helpline

Access to educational center to include webinars, advisories and alerts

Complimentary resources

#### **Claims Expertise**

Technical staff of over 30 members dedicated solely to healthcare-related claims; claim professionals average more than 20 years of industry experience and include attorneys and clinicians.

#### Overview

A wide variety of coverages available for healthcare risks in the hospital, and miscellaneous facilities segments.

Professional liability on a claims-made basis only.

Minimum premium starts at \$10,000.

AIG companion coverages are available through affiliated insurers, including: workers' compensation and commercial auto insurance.

Lexington Insurance Rating: A (Fitch), A (A.M. Best); Outlook: Stable (All).

www.aig.com/whyAIG-lexington-healthcare

### **Segment Focus**

Segment	Preferred Risk	Non-Preferred Risk
Hospitals and Healthcare Systems	Facility size ranges from small rural hospitals to large multi-location systems.  Primary and excess coverages available.	Insureds located in specific high volatility venues
Miscellaneous Facilities	Home healthcare, hospice, outpatient primary care, allied healthcare schools, allied healthcare staffing, pharmacy, eye care services, weight management services, physical and occupational therapy, retail and closed door pharmacy, community health facilities.  Primary and excess coverages available.	Inpatient behavioral health, correctional health.  Genetic/IVF counseling/testing centers, birthing centers.  Social services and group homes.

# National Leadership



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