

Lexington Healthcare: Recent Successes


Midyear 2023

LEXINGTON INSURANCE

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Working in collaboration with our distribution partners, Lexington Healthcare’s dedicated underwriting teams provide Professional Liability (PL), General Liability (GL) and other insurance solutions to Miscellaneous Medical Facilities and Hospitals. Below are samples of coverage we’ve recently written.

 Miscellaneous Medical Facilities Wholesale and Retail Distribution Professional and General Liability Coverages			
Class	State	Approximate Risk Size	Structure and Limits
Outpatient Mental Health	California	36,000 visits per year	Excess <ul style="list-style-type: none"> • \$5 million separate limits for PL and GL xs \$1 million per occurrence/\$3 million aggregate underlying
Ground and Air Ambulance Services	Multistate	100,000+ runs per year	Primary <ul style="list-style-type: none"> • \$1 million per occurrence/\$3 million aggregate, separate limits for PL and GL with \$150,000 SIR Excess <ul style="list-style-type: none"> • \$5 million separate limits for PL and GL xs primary
Adult Daycare	California	90 attendees average daily census	Primary <ul style="list-style-type: none"> • \$1 million per occurrence/\$3 million aggregate, separate limits for PL and GL with \$2,500 deductible Excess <ul style="list-style-type: none"> • \$1 million separate limits for PL and GL xs primary
Pediatric Applied Behavioral Analysis Clinic	New Jersey	250,000 visits per year	Excess <ul style="list-style-type: none"> • \$5 million separate limits for PL and GL xs \$5 million per occurrence/\$5 million aggregate underlying
Surgery Centers	California	22 surgery centers	Excess <ul style="list-style-type: none"> • \$5 million separate limits for PL and GL xs \$21 million per occurrence/\$23 million aggregate underlying
Retail Pharmacy	Texas	\$7 million annual revenue	Primary <ul style="list-style-type: none"> • \$1 million per occurrence/\$3 million aggregate, separate limits for PL and GL with \$2,500 deductible



Miscellaneous Medical Facilities

Wholesale and Retail Distribution
Professional and General Liability Coverages

Class	State(s)	Approximate Risk Size	Structure and Limits
Pediatric Applied Behavioral Analysis Clinic	Florida, North Carolina, Texas and Virginia	400,000 visits per year	Primary • \$1 million per occurrence/\$3 million aggregate, separate limits for PL and GL with \$2,500 deductible Excess • \$1 million separate limits for PL and GL xs primary
Home Health Aides	New York	676,000 hours per year	Primary • \$1 million per occurrence/\$3 million aggregate, separate limits for PL and GL with \$25,000 deductible
Allied Staffing	Ohio	20,880 hours per year	Primary • \$1 million per occurrence/\$3 million aggregate, separate limits for PL and GL with \$5,000 deductible



Hospitals

Wholesale and Retail Distribution
Professional and General Liability Coverages

Community Hospital	California	16 beds	Primary • \$1 million per occurrence/\$3 million aggregate, separate limits for PL and GL with \$100,000 deductible Excess • \$5 million separate limits for PL and GL xs primary
Regional Hospital	Virginia and West Virginia	825 beds	Excess • \$5 million separate limits for PL and GL xs \$11 million/\$13 million aggregate underlying
Urban Community Hospital	Louisiana	50 beds	Primary • \$1 million per occurrence/\$3 million aggregate, separate limits for PL and GL with \$10,000 deductible Excess • \$10 million separate limits for PL and GL xs primary
Regional Hospital	Georgia	340 beds	Excess • \$5 million separate limits for PL and GL xs \$32 million/\$13 million aggregate underlying

xs = excess of

QS = quota share

SIR = Self-Insured Retention

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