



eExcess: Small Business Excess Casualty Insurance

Market-leading excess casualty coverage for hundreds of industry classes right from your desktop

eExcess makes it easy for brokers to reserve, quote, bind, and issue excess casualty coverage — for hundreds of industries — 24/7 without underwriter involvement. Certain endorsements can also be processed online.

Prime Express Highlights

AIG's Prime Express policy couples excess casualty coverage with unparalleled support and expertise to manage and mitigate claims.

- Monoline excess casualty coverage over general liability, auto liability, employer's liability, employee benefits liability, garage liability, liquor liability, and foreign liability (general liability required, all others optional)
- Coverage available for companies with revenues up to \$25 million and contractors with revenues up to \$10 million
 - Subject to maximum underlying general liability premium of \$50,000 and maximum auto fleet of 25 vehicles with no more than 10 heavy/extra heavy units
- Limits up to \$5 million available
- Dedicated underwriters can consider most classes outside of eExcess eligible classes
- Flexible, competitive rating
- CrisisResponse® coverage included, which, in the event of a casualty crisis, provides up to \$250,000 in additional limits for immediate crisis response actions and up to \$50,000 to hire an approved crisis management firm
- XSEnhanced® endorsements for real estate and restaurant accounts provide coverage expansions for discrimination, pollution, professional liability, and other hazards unique to these industries

eExcess Platform Advantages

Brokers can place business quickly and competitively for hundreds of SIC codes. The eExcess platform also features:

- **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
- **On-Demand Loss Runs:** Detailed, real-time claim information and automated reporting via IntelliRisk®, enabling in-depth analysis to manage risk more effectively
- **Dedicated Support:** A team of veteran underwriters and customer service personnel assists with eExcess platform or risk questions and can underwrite more complicated risks



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.

Services:

- Beauty shops
- Building cleaning and maintenance services
- Business services
- Car washes
- Civic, social, and fraternal organizations
- Computer programming services
- Lawn and garden services
- Management and management consulting services
- Membership sports and recreation clubs
- Professional membership organizations
- Professional services – law, accounting, business consulting firms, etc.
- Public golf courses
- Repair shops
- Restaurants
- Technology services, software developer services, and information services

Real Estate and Finance:

- Insurance agents and brokers
- Lessors of real property
- Operators of apartment buildings and other dwellings¹
- Operators of non-residential buildings
- Operators of residential mobile home sites
- Real estate agents and managers

Manufacturing:

- Durable goods
- Electroplating, plating, polishing, and anodizing
- Men's and women's clothing
- Millwork
- Perfumes and cosmetics
- Signs and advertising

Wholesale trade:

- Apparel
- Electronic equipment
- Furniture stores
- Grocery stores
- Hardware stores
- Industrial machinery and equipment

Retail trade:

- Furniture and floor covering stores
- Groceries and bakeries
- Hardware stores
- Variety stores

Construction²:

- Carpentry
- Electrical
- Floor laying and other floor work
- Industrial machinery and equipment
- Masonry and stonework
- Non-residential general contractors
- Painting and paper hanging
- Plumbing, heating, and air conditioning
- Specialty trade

To learn more, please contact your local Excess Casualty Underwriter or Distribution Partner.

¹ Apartments in CA, TX, and downstate NY (Westchester County, Long Island, and the five boroughs) are ineligible

² The following construction exposures are ineligible: homebuilders, energy exposures, infrastructure-related contractors, roofers, structural work in CA or FL, or any work in downstate NY

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