

Lexington Property Insurance



Lexington Insurance is a leading surplus lines insurer in the United States with more than 50 years of experience providing insurance solutions for the property market. Focused on wholesale brokers, our dedicated underwriting teams design and deliver customized property solutions for clients of all sizes with fast turnaround and ease of process. And our dedicated claims experts collaborate with clients to resolve claims effectively and efficiently.

	Appetite	Overview
<p>Lexington Property (Core) Wholesale-Only Distribution</p>	<ul style="list-style-type: none"> • Commercial real estate • Public entity • Commercial residential • Temporary lodging • Retail • Hospitality and entertainment • Business and professional services • Healthcare • Manufacturing 	<ul style="list-style-type: none"> • Total Insured Values (TIVs) of \$100 million and up • \$50,000 minimum premium • \$25,000 minimum deductible • Typical limits: \$2.5 million to \$10 million • Maximum limit: \$25 million • Proprietary Lexington form (manuscript and other company forms may be used on quota share and excess placements) • Primary, quota share, buffer excess and high excess • Scheduled limits preferred (margin clause possible) • CAT appetite — all perils in U.S., minimal multinational appetite
<p>Lexington Midmarket Property Wholesale-Only Distribution</p>	<ul style="list-style-type: none"> • General commercial risk • Hotel/motel • Condominiums/apartments • Offices • Real estate • Wholesale/distribution • Manufacturing • Restaurants • Vacant properties 	<ul style="list-style-type: none"> • Total Insured Values (TIVs) of \$5 million to \$100 million • \$50,000 minimum premium • \$5,000 minimum deductible • Typical limits: \$2.5 million to \$10 million • Maximum limit: \$15 million • ISO-based forms • Monoline earthquake, flood and wind/hail coverage • Full value: primary • Quota share: primary and excess • Scheduled limits required • CAT appetite — year built 1995 and newer targeted; no frame habitational in Florida, Colorado, Texas or Oklahoma; no wood construction south of I-10 in Louisiana • Coverage limited to the U.S.

	Appetite	Overview
Builders Risk Wholesale and Retail Distribution	<ul style="list-style-type: none"> Real estate/hospitality Manufacturing/processing Healthcare Higher education Public entities Services — professional and non-professional Sports and entertainment, including amusements Wood frame construction 	<ul style="list-style-type: none"> Up to \$100 million in capacity on a primary or quota share basis on most risks, and up to \$250 million on select risks Available excess solutions, including named peril options Minimum standard deductible of \$25,000 for all perils, except \$100,000 for water damage Minimum target premiums of \$100,000 for single-project builders risk, \$250,000 for master builders risk programs and \$50,000 for wood frame placements Up to \$7.5 million in wood frame construction capacity for select risks, and up to \$25 million capacity for mass timber/cross laminated timber risks
Alternative Risk Property Wholesale and Retail Distribution	Structured and complex risk writing	<ul style="list-style-type: none"> Uniquely structured insurance programs Large aggregate retention risks with complex insurance requirements
	Single- and multi-family home portfolios	<ul style="list-style-type: none"> Real estate investor or bank-owned Typically, large complex insurance structure with aggregate retentions Target limits of < \$25 million
	Risk pools	<ul style="list-style-type: none"> Joins together entities with similar risk profiles Target limits of < \$50 million
Inland Marine Wholesale and Retail Distribution	Real estate finance	<ul style="list-style-type: none"> Credit-tenant lease enhancement insurance Casualty/condemnation insurance Limited appetite for residual value insurance Target limits of less than \$50 million Minimum premium of \$100,000
	Transportation and logistics	<ul style="list-style-type: none"> Physical damage coverage Limits up to \$25 million per occurrence/\$10 million per occurrence CAT
	Construction and equipment	<ul style="list-style-type: none"> Physical damage coverage Limits up to \$25 million per occurrence/\$10 million for earthquake, flood and named storm

Contact:

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LEXINGTON INSURANCE

An  company

Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer.

The term AIG refers to American International Group, Inc. and is the marketing name for its worldwide property-casualty, life and retirement, and general insurance operations.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: www.linkedin.com/company/aig

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