

## 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  |
|---|--|---|
| <b>Lexington Property (Core)</b><br>Wholesale-Only<br>Distribution    | <ul style="list-style-type: none"> <li>Commercial real estate</li> <li>Public entity</li> <li>Commercial residential</li> <li>Temporary lodging</li> <li>Retail</li> <li>Hospitality and entertainment</li> <li>Business and professional services</li> <li>Healthcare</li> <li>Manufacturing</li> </ul> | <ul style="list-style-type: none"> <li>Total Insured Values (TIVs) of \$100 million and up</li> <li>\$50,000 minimum premium</li> <li>\$25,000 minimum deductible</li> <li>Typical limits: \$2.5 million to \$10 million</li> <li>Maximum limit: \$25 million</li> <li>Proprietary Lexington form (manuscript and other company forms may be used on quota share and excess placements)</li> <li>Primary, quota share, buffer excess and high excess</li> <li>Scheduled limits preferred (margin clause possible)</li> <li>CAT appetite — all perils in U.S., minimal multinational appetite</li> </ul>   |
| <b>Lexington Midmarket Property</b><br>Wholesale-Only<br>Distribution | <ul style="list-style-type: none"> <li>General commercial risk</li> <li>Hotel/motel</li> <li>Condominiums/apartments</li> <li>Offices</li> <li>Real estate</li> <li>Wholesale/distribution</li> <li>Manufacturing</li> <li>Restaurants</li> <li>Vacant properties</li> </ul>                             | <ul style="list-style-type: none"> <li>Total Insured Values (TIVs) of \$5 million to \$100 million</li> <li>\$50,000 minimum premium</li> <li>\$5,000 minimum deductible</li> <li>Typical limits: \$2.5 million to \$10 million</li> <li>Maximum limit: \$15 million</li> <li>ISO-based forms</li> <li>Monoline earthquake, flood and wind/hail coverage</li> <li>Full value: primary</li> <li>Quota share: primary and excess</li> <li>Scheduled limits required</li> <li>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</li> <li>Coverage limited to the U.S.</li> </ul> |

|  | Appetite  | Overview  |
|--|---|---|
| <b>Builders Risk</b><br>Wholesale and<br>Retail Distribution             | <ul style="list-style-type: none"> <li>Real estate/hospitality</li> <li>Manufacturing/processing</li> <li>Healthcare</li> <li>Higher education</li> <li>Public entities</li> <li>Services — professional and non-professional</li> <li>Sports and entertainment, including amusements</li> <li>Wood frame construction</li> </ul> | <ul style="list-style-type: none"> <li>Up to \$100 million in capacity on a primary or quota share basis on most risks, and up to \$250 million on select risks</li> <li>Available excess solutions, including named peril options</li> <li>Minimum standard deductible of \$25,000 for all perils, except \$100,000 for water damage</li> <li>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</li> <li>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</li> </ul> |
| <b>Alternative Risk Property</b><br>Wholesale and<br>Retail Distribution | Structured and complex risk writing   | <ul style="list-style-type: none"> <li>Uniquely structured insurance programs</li> <li>Large aggregate retention risks with complex insurance requirements</li> </ul>   |
|  | Single- and multi-family home portfolios  | <ul style="list-style-type: none"> <li>Real estate investor or bank-owned</li> <li>Typically, large complex insurance structure with aggregate retentions</li> <li>Target limits of &lt; \$25 million</li> </ul>  |
|  | Risk pools  | <ul style="list-style-type: none"> <li>Joins together entities with similar risk profiles</li> <li>Target limits of &lt; \$50 million</li> </ul>  |
|  | Real estate finance   | <ul style="list-style-type: none"> <li>Credit-tenant lease enhancement insurance</li> <li>Casualty/condemnation insurance</li> <li>Target limits of less than \$50 million</li> <li>Minimum premium of \$100,000</li> </ul>   |
| <b>Inland Marine</b><br>Wholesale and<br>Retail Distribution             | Transportation and logistics  | <ul style="list-style-type: none"> <li>Physical damage and 3rd party liability coverage</li> <li>Limits up to \$125 million per occurrence (sub-limits for Natural Catastrophe per occurrence and in the annual aggregate)</li> </ul>   |
|  | Construction and equipment  | <ul style="list-style-type: none"> <li>Physical damage and 3rd party liability coverage</li> <li>Limits up to \$125 million per occurrence (sub-limits for Natural Catastrophe per occurrence and in the annual aggregate)</li> </ul>   |

## Contact:

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# LEXINGTON INSURANCE

An  company

Lexington Insurance Company, an AIG company, is a leading U.S.-domiciled surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

The term AIG refers to American International Group, Inc. property and casualty insurance operations, including related property and casualty business divisions, but not to any specific subsidiary insurance company.

Licensed surplus lines brokers may obtain products and services from Lexington Insurance Company or from Lexington Specialty Insurance Agency, Inc. (CA license no. 6003097), an AIG subsidiary serving as a program administrator for Lexington Insurance Company and other AIG member companies.

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

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