

Lexington Property Appetite Guide

General Guidelines




- Flexible Program Structure – open to risks on a 100%, shared, layered or excess position on a non-admitted basis through Lexington (or AIG Specialty Insurance Company in Delaware) or an admitted basis through affiliated AIG insurers
- Ability to provide up to a \$1 billion on a primary, excess, or quota share basis
- Minimum deductible of \$25,000 for Middle Market and \$100,000 for Risk Management Business
- Minimum premium of \$50,000 with consideration given based on risk size for small commercial clients

Industry Focus

- Broad flexible risk appetite to underwrite occupancies centered around challenged and unique risks for small and mid-sized clients, including CAT exposure
- Concentrate on excess and surplus lines business

Segment	Preferred Risks
Real Estate/Hospitality	• All occupancies including habitational, distressed and vacant properties will be considered
Manufacturing/Processing	• Light manufacturing, assembly and processing
Healthcare	• All healthcare classes including hospitals; assisted living, senior care, and miscellaneous facilities will be considered
Higher Education	• Public and private universities
Public Entities	• Municipalities, airports, housing authorities, school districts
Services – Professional and Non-Professional	• All types of risk will be considered
Sports & Entertainment including Amusements	• All types of risk will be considered

Additional Benefits

 LexXpress	<ul style="list-style-type: none"> • A streamlined application and submission process for surplus lines brokers • Expedited 24-48 hour turnaround from complete submission to quote • Most policies issued at time of binding
 Customization	<ul style="list-style-type: none"> • We are expanding our appetite and leveraging Lexington’s 50+ years of experience to respond to the needs of the E&S Marketplace • It is our goal to deliver creative solutions to the unique nature of each individual risk to support our brokers’ ability to capitalize on opportunities
 Claims	<ul style="list-style-type: none"> • AIG Claims Promise to deliver 50% of the agreed upon Property Damage, Debris Removal, and Extra Expense costs within 7 business days of when we agree a loss is covered • Consistent claims service worldwide with average AIG adjuster experience of 20 years

Lexington Insurance Company, an American International Group, Inc. company, is the leading U.S.-based surplus lines insurer. American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

INTENDED FOR LICENSED INSURANCE BROKER USE ONLY; ALL RISKS ARE SUBJECT TO UNDERWRITING

© American International Group, Inc. All rights reserved.

Last Updated January 2019