

Cut through the crowded insurance marketplace and get what brokers need with this guide to Why Lexington Property:

- Connecting brokers with world-class Lexington Property Excess & Surplus (E&S) insurance leadership
- Highlighting Lexington Property's key areas of differentiated value
- Providing examples of Lexington Property advantages working for brokers and their clients
- Showcasing why Lexington Property has an industry-leading position in the E&S marketplace

National Leadership



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The Lexington Advantage

Dedicated Wholesale Broker Market

- Meets needs of wholesale brokers and their clients through the expertise of 60+ property underwriters
- Addresses the full spectrum of property risks including:
 - Complex risks: TIVs of over \$250 million
 - Middle-market risks: TIVs of \$5M-\$250M through our dedicated Lexington Middle Market Property team
- Provides fast turnaround and ease of process

WHY IS THIS IMPORTANT?

Lexington Property has the resources and talent to provide timely E&S solutions to wholesale brokers nationwide for their clients of all sizes.

Underwriting and Claims Expertise

- Draws on dedicated E&S underwriters and market-leading analytics to tailor solutions to client-specific risks
- Provides flexibility of coverage through primary, buffer, mid and high excess property placements
- Upon Property Damage coverage confirmation, Lexington's Property Claims Promise provides working funds of up to 50% of Lexington's share of the agreed property damage estimate within 7 days of coverage confirmation

WHY IS THIS IMPORTANT?

Lexington Property utilizes its 50+ years of underwriting and claims expertise to design programs that help solve E&S property challenges.

Customized Solutions

- Empowers underwriters to design solutions to meet your clients' property insurance needs
- Provides meaningful E&S CAT capacity for difficult to place property risks exposed to natural catastrophes
- Deploys broad appetite across most occupancy classes, industries, and natural catastrophe exposed locations through both multi and single peril solutions

WHY IS THIS IMPORTANT?

Lexington's underwriters have authority to design and deliver solutions responsive to the unique needs of wholesale brokers and their clients.

**Focused on
the wholesale
broker market**

**Flexible,
customized
E&S property
solutions**

**Lexington
Property
Claims
Promise**

Learn more: www.aig.com/whyaig

Why Lexington

Dedicated Wholesale Broker Market

ISSUE:

A fast food restaurant chain with over half of its property portfolio located in wind-exposed areas along the Gulf Coast received an adverse renewal quote as its existing coverage was about to expire.

SOLUTION:

Lexington Property provided a critical layer of coverage within one day of submission by the specialized wholesaler, facilitating the build out of the entire property insurance program prior to expiration.

BENEFIT:

The client secured a property insurance solution that met its coverage requirements for its diverse property portfolio, including CAT-exposed locations.

WHY IS THIS IMPORTANT?

Lexington Property's wholesale-focused underwriting expertise allows it to provide insurance solutions for unique, hard-to-place or complex risks in a timely manner.

Underwriting and Claims Expertise

ISSUE:

A wholesale broker was struggling to find the total capacity needed for a South Florida habitational property portfolio.

SOLUTION:

Lexington Property provided multiple options, including a primary and mid excess layer, that allowed the wholesale broker to provide an insurance program at renewal that met its client's insurance needs.

BENEFIT:

The broker was able to utilize the E&S property market to meet the capacity needs of its client's complex property program.

WHY IS THIS IMPORTANT?

Lexington Property deploys capacity in multiple layers to support the placement strategies of wholesale brokers.

Customized Solutions

ISSUE:

A mattress manufacturing company with substantial warehousing exposure on the Gulf Coast was struggling to find an acceptable program after experiencing a large loss resulting from a hurricane.

SOLUTION:

Working with the client and broker to understand the complex CAT risk and the client's risk mitigation efforts taken to avoid or reduce future property damage, Lexington Property provided multiple retention and coverage options to insure the property.

BENEFIT:

The options provided by Lexington Property positioned the client to build a program that met their coverage at a reasonable cost.

WHY IS THIS IMPORTANT?

Lexington Property works to understand client exposures and objectives to create customized property programs.

What is Lexington Property?

A dedicated underwriting group providing E&S insurance solutions to the wholesale broker market for property risks, including:

- Participation on shared and layered, primary and excess placements.
- Available CAT capacity.
- Complex risks with TIVs of over \$250 million and middle-market risks with TIVs of \$5M-\$250M through our dedicated Lexington Middle Market Property team.

INTENDED FOR LICENSED SURPLUS LINES INSURANCE BROKERS ONLY.

The scenarios described above are provided as illustrative examples only. Coverage depends on the facts of each case and the terms, conditions, and exclusions of the actual policy. If interested, licensed surplus lines brokers may request a copy of the standard form of policy for a description of the scope and limitations of coverage.

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. Coverage is subject to actual policy language. Certain products and services may be provided by other AIG subsidiaries or affiliates. Non-insurance products and services may be provided by independent third parties. 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 | YouTube: www.youtube.com/aig | LinkedIn: www.linkedin.com/company/aig.

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