



## Stronger Together

Lighthouse Property Insurance Corporation is a property insurance carrier with strong **Louisiana roots**. It's where we wrote our first insurance policy in 2008 and is a community we continue to serve.

In 2019, [Lighthouse acquired Excilibur National Insurance Company](#) and later relaunched as **Lighthouse Excilibur Insurance Company**, a wholly-owned subsidiary of Lighthouse. The acquisition reaffirmed Lighthouse's commitment to the Louisiana market, where we've served independent agents and policyholders for more than 12 years.

With long-term, highly-rated reinsurance partners, policyholder surplus growth, and earned **Financial Stability Rating® of A, Exceptional, from Demotech, Inc.**, you can have peace of mind knowing that we guide our policyholders forward when they need it most.

As a trusted carrier, we pride ourselves on our ability to settle claims fast and fair. We make it easy for policyholders to file a claim and provide superior claims service with 24/7 accessibility.

**\$59,744,696**  
Gross Written Premiums  
**\$11.5 MILLION**  
Policyholder Surplus  
**31,000**  
Home's Insured

**A** Exceptional  
Financial Stability Rating®  
Demotech, Inc.



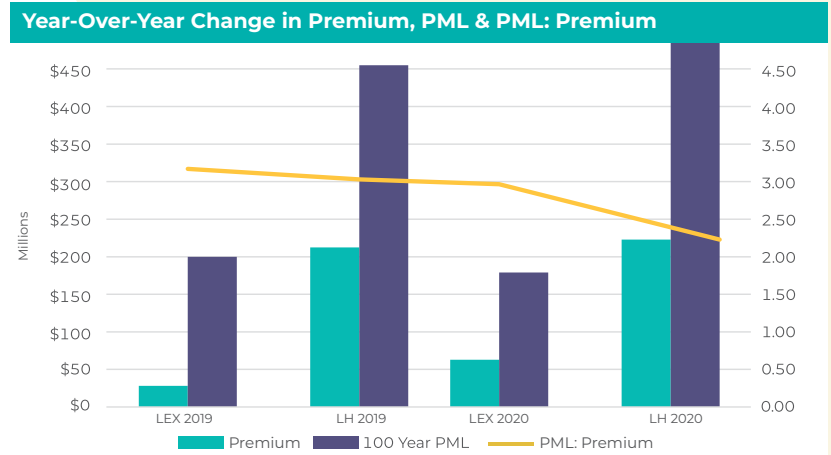
## By the Numbers

## Claims Experience

- Tried and tested carrier with experienced management team.
- Survey conducted after every claim. Findings revealed 4 out of 5 policyholders that filed a claim would recommend Lighthouse to friends and family.
- Since our first hurricane, Isaac in 2012, we've proven our ability to navigate "CAT" events successfully:

Event	Incurred Claims as of 12/31/2019	Paid Claims as of 12/31/2019
2016 Hurricane Matthew	780	\$5,008,000
2017 Tornado in New Orleans	180	\$4,709,000
2017 Hurricane Irma	4,200	\$89,564,000
2017 Hurricane Harvey	3,500	\$21,711,000
2018 Hurricane Florence	6,000	\$92,127,000

## Financial Highlights



2019-20 Reinsurance Partners	A.M. Best Rating
Apollo	A
Ascot	A
Chaucer	A
Chubb Tempest Re	A++
DaVinci Reinsurance Ltd	A
Faraday (Berkshire)	A
Fidelis Insurance Bermuda Limited	A
MAP	A
Munich Reinsurance America, Inc.	A+
Nephila Capital	A+
Peak Reinsurance Company Limited	A+
Renaissance Reinsurance Ltd.	A+
Swiss Re	A+
Transatlantic Reinsurance Company	A+

Legal Disclaimer: The information and statements contained herein are intended to be general information about the company and its financial performance.