

PRODUCER INFORMATION

This overview is for producer purposes only; not for client solicitation.

Understanding our Florida wind strategy

AIG Private Client Group, a division of the member companies of American International Group, Inc., provides stable insurance solutions to your most valuable customers. Our Florida wind strategy addresses individual account requirements based on a number of criteria. Risk acceptance is subject to modeling and pricing approval.

Homeowners

Geography	Minimum account requirements	Non-CAT balance requirements	Minimum risk characteristics
BROWARD DADE Any distance from coastal or intra-coastal water	\$50,000 total account premium OR Total account that includes a Florida home valued at \$5 million Coverage A or greater	Account must include a non-CAT homeowners or condo location valued at \$2 million or greater	Shuttered and built post 1994 Masonry construction
BREVARD INDIAN RIVER MARTIN MONROE PALM BEACH ST. LUCIE Any distance from coastal or intra-coastal water	\$50,000 total account premium OR Total account that includes a Florida home valued at \$5 million Coverage A or greater	Account must include a non-CAT homeowners or condo location valued at \$2 million or greater	Shuttered and built post 2002 Masonry construction
CHARLOTTE COLLIER HILLSBOROUGH LEE MANATEE PINELLAS SARASOTA Any distance from coastal or intra-coastal water	\$30,000 total account premium OR Total account that includes a Florida home valued at \$4 million Coverage A or greater	Account must include a non-CAT homeowners or condo location valued at \$2 million or greater.	Shuttered and built post 2002 Masonry construction
DUVAL /FLAGLER/ST. JOHNS Any distance from coastal or intra-coastal water	\$10,000 total account premium OR Total account that includes a Florida home valued at \$1.5 million Coverage A or greater	Account must include a non-CAT homeowners or condo location valued at \$1.5 million or greater	Shuttered and built post 2002 Masonry construction
REMAINDER OF COASTAL COUNTIES Within 1 mile of coastal or intra-coastal water	\$15,000 total account premium OR Total account that includes a Florida home valued at \$1.5 million Coverage A or greater	Account must include a non-CAT homeowners or condo location valued at \$1.5 million or greater	Shuttered and built post 2002 Masonry construction
REMAINDER OF COASTAL COUNTIES Over 1 mile from coastal or intra-coastal water	\$10,000 total account premium OR Total account that includes a Florida home valued at \$1.5 million Coverage A or greater	Account must include a non-CAT homeowners or condo location valued at \$1.5 million or greater	Built post 2002 Masonry construction
INLAND COUNTIES	\$10,000 total account premium OR Total account that includes a Florida home valued at \$1.5 million Coverage A or greater	Account must include a non-CAT homeowners or condo location valued at \$1.5 million or greater	No mitigation or year built requirements

PRODUCER INFORMATION

Superior built condominiums

Geography	Minimum account requirements	Non-CAT balance requirements	Minimum risk characteristics	
BROWARD DADE Any distance from coastal or intra-coastal water	\$50,000 total account premium OR Total account that includes a Florida condo valued at \$3 million or greater	Account must include a non-CAT homeowners or condo location valued at \$2 million or greater	Shuttered and built post 1994 Masonry construction	
BREVARD INDIAN RIVER MARTIN	MONROE PALM BEACH ST. LUCIE	\$50,000 total account premium OR Total account that includes a Florida condo valued at \$3 million or greater	Account must include a non-CAT homeowners or condo location valued at \$2 million or greater	Shuttered and built post 2002 Masonry construction
CHARLOTTE COLLIER HILLSBOROUGH LEE	MANATEE PINELLAS SARASOTA	\$30,000 total account premium OR Total account that includes a Florida condo valued at \$2 million or greater	Account must include a non-CAT homeowners or condo location valued at \$2 million or greater	Shuttered and built post 2002 Masonry construction
REMAINDER OF STATE Within 5 miles of coastal or intra-coastal water	\$15,000 total account OR Total account that includes a Florida condo valued at \$750,000 or greater	Account must include a non-CAT homeowners location valued at \$1.5M or greater or condo location valued at \$750,000 or greater	Shuttered and built post 2002 Masonry construction	
REMAINDER OF STATE Over 5 miles from coastal or intra-coastal water	\$10,000 total account OR Total account that includes a Florida condo valued at \$250,000 or greater	Account must include a non-CAT homeowners location valued at \$1.5M or greater or condo location valued at \$250,000 or greater	Built post 1994 Masonry construction	

Definitions of key terms

Minimum account requirements

As always, we prefer a full account submission that includes all lines required by the client and offered by AIG Private Client Group, such as: Personal Excess Liability, Automobile, Private Collections and Yacht.

Non-CAT balance requirements

Any new Florida location with wind coverage must be part of a full account that includes a non-CAT location as stated in the non-CAT balance requirements above.

A non-CAT location is defined as a residence not based in Florida, California, Hawaii, or coastal Long Island New York. Coastal Long Island is considered any residence within 1 mile to coastal waters in Suffolk or Nassau Counties

Homeowners excluding wind

Locations eligible for Citizens wind or locations where the client has chosen not to insure the peril of wind. Total account carries at least a \$10,000 premium or includes a \$750,000 home.

Hurricane deductible

The following hurricane deductibles are available: 1%, 2%, 3%, 5%, 10%, 15%, 20% and 25%. Higher options may be required for clients in designated counties not meeting the shuttered or year built requirements.

Shuttered

ALL glass or skylight openings protected with:

- Permanently installed, roll-down or accordion style hurricane shutters.
- Pre-cut, pre-fit, Fabric Screen storm shutter products that are in compliance with Wind Borne Debris Region specifications.
- Pre-cut, pre-drilled, pre-fastened, numbered, aluminum hurricane panels.
- Pre-cut, pre-drilled, pre-fastened, numbered, 3/4" plywood panels with permanent non-corrosive fasteners bolted into the home's structure; panels must extend the window frame by at least 4" on all sides; no panel may be larger than 4' x 8'.

PRODUCER INFORMATION

- Impact-resistant windows that meet Florida Building Code requirements.
- Impact-rated doors on attached garages are required for Dade, Broward and Monroe Counties.
- Doors on attached garages in all other coastal counties within one mile of salt water must be wind rated as a minimum for wind coverage; impact rated preferred.
- If shuttering is a requirement, and the dwelling and all other permanent structures at the residence are not fully shuttered, a proposal may be offered excluding wind if the location is eligible for a Citizens wind policy or the client chooses not to insure the peril of wind.

Year built

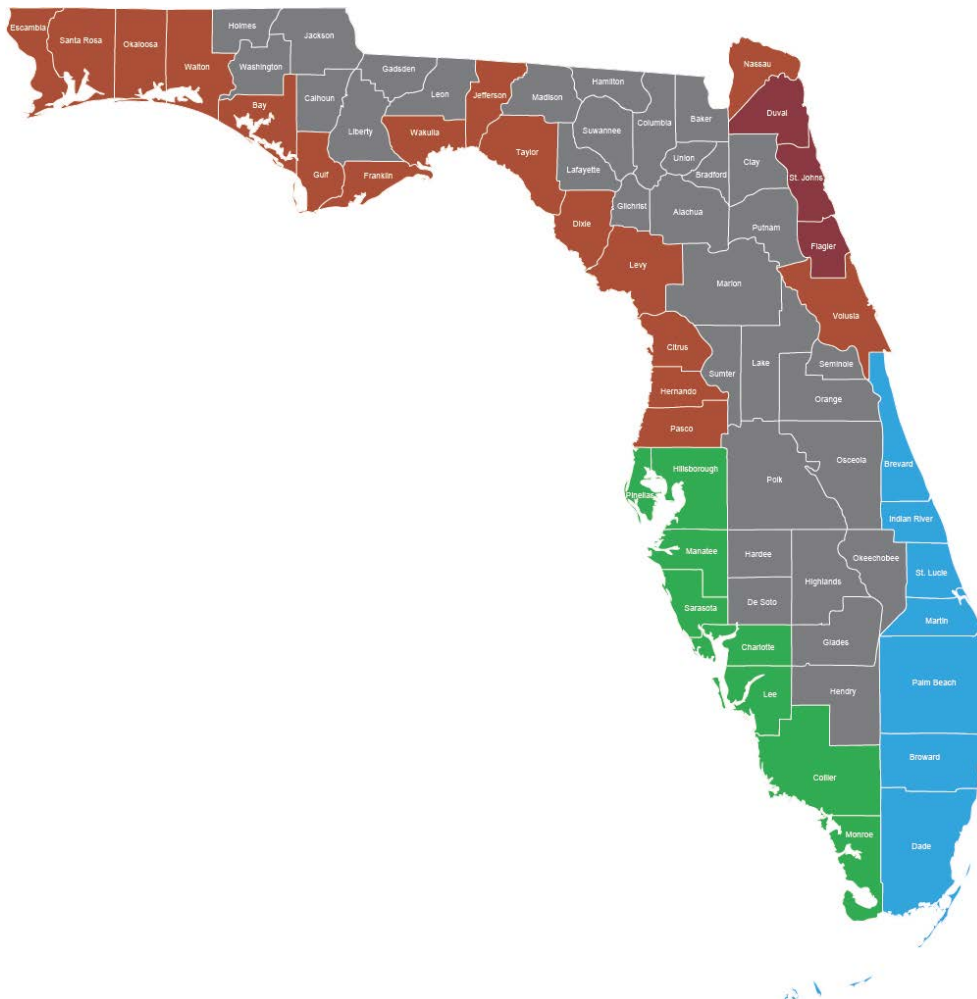
The original construction year of the home, or the year the home was renovated to meet the most recent Florida Building Codes. A renovated home may be considered if a wind mitigation form, signed by a licensed inspector or builder, verifies that the roof was updated to meet the most recent Florida Building Code and has wraps or structural roof-to-wall attachments. Other unprotected structures that are highly susceptible to wind damage, such as tiki bars, gazebos, cabanas and wood fences, are not subject to wind credits.

Flood

Flood coverage will no longer be an option for Florida risks.

Color-coded Florida map

Please refer to the table on pages 1 for detailed information corresponding to each colored area.



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. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. 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.