

# 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	Minimum risk characteristics
<b>BROWARD</b> <b>DADE</b> Any distance from coastal or intra-coastal water	\$50,000 total account premium	Shuttered and built <b>post 1994</b>
<b>BREVARD</b> <b>MONROE</b> <b>INDIAN RIVER</b> <b>PAL M BEACH</b> <b>MARTIN</b> <b>ST. LUCIE</b> Any distance from coastal or intra-coastal water	\$50,000 total account premium	Shuttered and built <b>post 2002</b>
<b>CHARLOTTE</b> <b>MANATEE</b> <b>COLLIER</b> <b>PINELLAS</b> <b>LEE</b> <b>SARASOTA</b> Any distance from coastal or intra-coastal water	\$30,000 total account premium	Shuttered and built <b>post 2002</b>
<b>HILLSBOROUGH</b> Any distance from coastal or intra-coastal water	\$30,000 total account premium	Shuttered and built <b>post 1994</b>
<b>DUVAL</b> <b>FLAGLER</b> <b>ST. JOHNS</b> Any distance from coastal or intra-coastal water	\$10,000 total account premium <b>OR</b> Total account that includes a Florida home valued at \$1 million Coverage A or greater	Shuttered and built <b>post 2002</b>
<b>REMAINDER OF COASTAL COUNTIES</b> Within 1 mile of coastal or intra-coastal water	\$15,000 total account premium <b>OR</b> Total account that includes a Florida home valued at \$1.5 million Coverage A or greater	Shuttered and built <b>post 2002</b>
<b>REMAINDER OF COASTAL COUNTIES</b> Over 1 mile from coastal or intra-coastal water	\$10,000 total account premium <b>OR</b> Total account that includes a Florida home valued at \$1 million Coverage A or greater	Built <b>post 2002</b>
<b>INLAND COUNTIES</b>	\$10,000 total account premium <b>OR</b> Total account that includes a Florida home valued at \$750,000 Coverage A or greater	No mitigation or year built requirements

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### Superior built condominiums

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

## Definitions of Key Terms

### 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.

### 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.

### 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'
- 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 wind.

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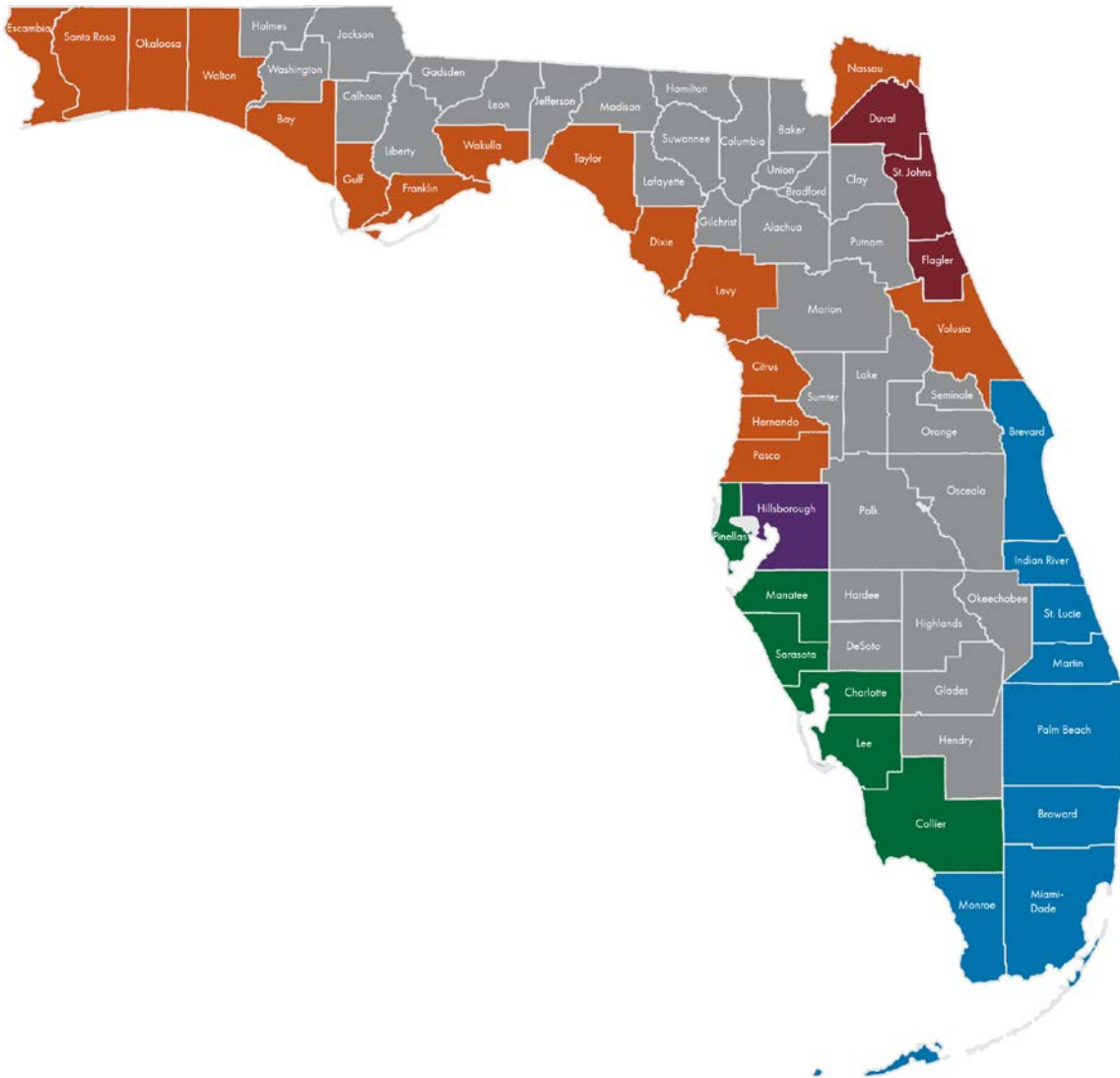
### Year built

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.

### Color-coded Florida map

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



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