



At Lighthouse, we not only have the insight to understand our customers' needs, but also the foresight to meet them. A key part of the protection we provide is rooted in our financial stability.

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

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.

Financial Data & Ratios

| <i>In thousands</i> | 2014 | 2015 | 2016 | 2017 | 2018 |
|------------------------------|----------|----------|----------|-----------|-----------|
| Gross Written Premium (GWP) | \$69,700 | \$72,600 | \$92,200 | \$119,000 | \$162,500 |
| Net Written Premium | \$28,500 | \$30,800 | \$39,800 | \$50,900 | \$57,900 |
| Net Underwriting Gain (Loss) | \$3,800 | \$6,000 | \$2,900 | (\$4,800) | (\$7,200) |
| Net Income | \$2,900 | \$4,500 | \$2,300 | (\$2,700) | (\$3,500) |
| Loss Ratio | 39.16% | 37.44% | 41.90% | 61.29% | 62.37% |
| Expense Ratio | 40.85% | 42.28% | 43.71% | 43.32% | 49.24% |
| Combined Ratio | 80.01% | 79.72% | 85.61% | 104.61% | 111.61% |
| Policyholder Surplus | \$16,200 | \$20,700 | \$22,950 | \$24,200 | \$32,700 |

Stability Rating

Lighthouse has received a Financial Stability Rating® of A, *Exceptional*, from Demotech, Inc., reaffirmed as of November 19, 2018.



Claims Experience

- Tried and tested carrier with experienced management team.
- Survey conducted after every claim. 4 out of 5 policyholders that filed a claim would recommend Lighthouse to friends and family.
- Proven ability to successfully navigate "Cat" events:

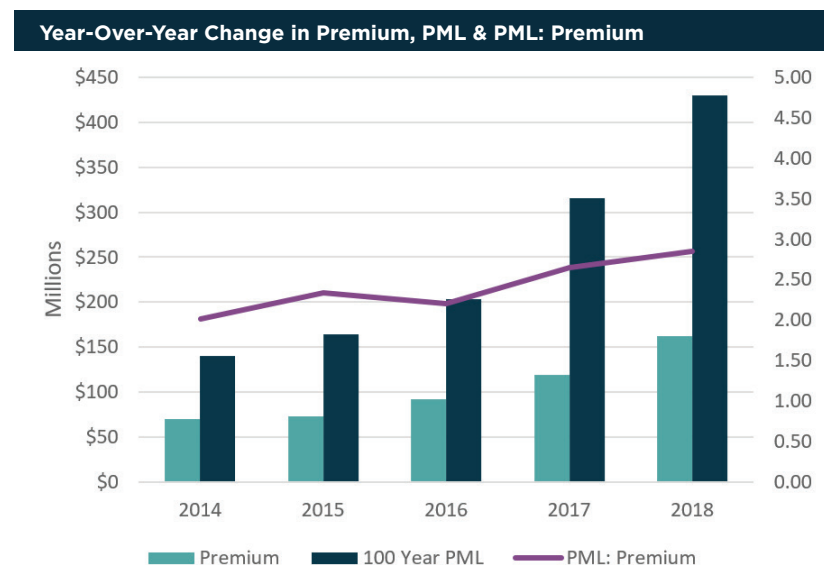
| Event | Incurred Claims as of 12/31/2018 | Paid Claims as of 12/31/2018 |
|-----------------------------|----------------------------------|------------------------------|
| 2016 Hurricane Matthew | 280 | \$2,000,000 |
| 2017 Tornado in New Orleans | 180 | \$4,800,000 |
| 2017 Hurricane Harvey | 3,500 | \$22,000,000 |
| 2018 Hurricane Florence | 5,750 | \$71,394,000 |

Reinsurance Highlights

| 2018-19 Reinsurance Partners | A.M. Best Rating |
|----------------------------------|------------------|
| Amlin | A+ |
| Apollo | A |
| Chaucer | A |
| Chubb | A++ |
| Everest Reinsurance Co. | A+ |
| Faraday | A |
| General Reinsurance | A++ |
| Markel Bermuda Ltd. | A |
| Nephila | A |
| Partner Reinsurance Company Ltd. | A+ |
| Renaissance Re | A+ |
| Transatlantic Re | A |

A full list of Reinsurance Partners is available on our website.

Financial Highlights



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