



Stronger Together

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 we meet the needs of our policyholders when they need it most.

As a trusted carrier established in 2008, 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.

In June 2020, [Lighthouse acquired Prepared Insurance Company](#). The acquisition allowed Lighthouse to enter Florida and expand its geographic footprint across the southeast as one carrier, **STRONGER TOGETHER**. [Lighthouse also owns Lighthouse Excalibur Insurance Company, a Louisiana domiciled carrier acquired in 2019](#).

Stability



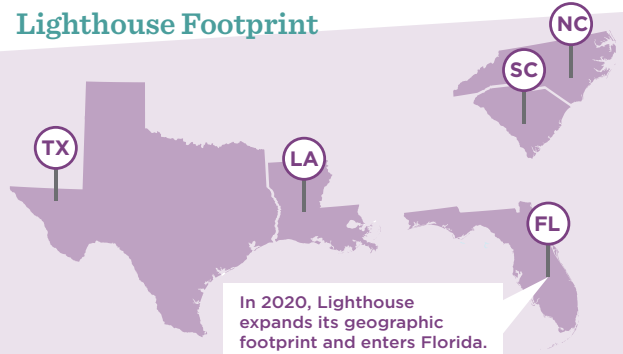
By The Numbers

\$220 MILLION
Gross Written Premiums

\$56 MILLION
Policyholder Surplus

170,000
Homes Insured

Lighthouse Footprint



Claims Experience

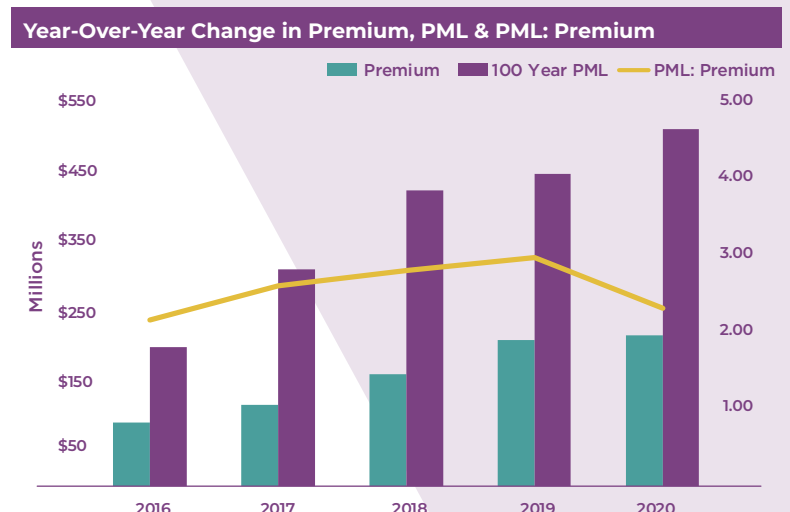
- Tried and tested carrier with an experienced management team.
- Survey conducted after every claim. Findings revealed 4 out of 5 policyholders that filed a claim would recommend Lighthouse to friends and family.
- Since our first hurricane, Isaac in 2012, we've proven our ability to navigate "CAT"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

Reinsurance 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+

Financial Highlights



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