



LBC is an independent insurance agency. We provide comprehensive insurance coverage and personal customer service for a select clientele of high net-worth individuals and families. Employing our unique Coverage Assessment Process and Renewal Solutions Formula we identify and eliminate potential risks, exposures and gaps in coverage.

LBC works closely with your other trusted advisors, like financial planners, accountants, and attorneys to ensure that your financial assets and personal property are properly protected.

Agency Profile

IN BUSINESS

99 years

GEOGRAPHIC REACH

- United States
- Europe
- Bahamas
- Caribbean

TOTAL ASSETS INSURED

Over \$10 Billion

CARRIER PARTNERS

AIG, BERKLEY ONE, CHUBB, and PURE

COLLECTIVE EXPERIENCE

Over 200 years

SPECIALTY

Exclusively High Net-Worth Personal Lines

“There are many occasions when equity demands that we recognize a moral obligation beyond the strictly legal terms.”

HENDON CHUBB
(1874-1960)

Coverage Assessment Process

INITIAL CONTACT

We are proud that the majority of our new clients are referrals from current clients, proof that LBC is committed to creating long-lasting partnerships while also earning our clients' confidence and loyalty. Initial inquiries are referred immediately to an agency executive.

RISK ANALYSIS INTERVIEW

During a 30-minute phone interview, you will be asked a series of questions about your coverage needs, all intended to identify your exposures and enable us to create the optimal coverage package for you. Once the interview is completed, our underwriting team will work on preparing Your Coverage Formula.

YOUR COVERAGE FORMULA

Your Coverage Formula will be emailed to you and a subsequent phone call scheduled to review the document. All questions will be addressed during the call and any necessary coverage adjustments made.

POLICY RECEIPT

You will be assigned an Account Manager who will manage your account and be your personal contact to LBC. You will also be introduced to our Claims Manager, should you ever be in need of their assistance. Lastly, the insurance carrier will contact you directly to schedule a time to conduct a replacement cost appraisal.

RENEWAL & REVIEW

60 days prior to your policy's annual renewal, your Account Manager will contact you to review your coverage needs, address any questions, and discuss our recommendations, if necessary.

Coverages

FOR HOMEOWNERS

- High-value, Brownstones, Historic
- Seasonal/Secondary
- Condo/Co-Ops
- Renters

FOR PROPERTY & ASSETS

- **Automobiles**
Cars, Collector, Motorcycles, ATVs and Mopeds
- **Valuable Articles**
Jewelry, Fine Arts/Antiques, Wine, Silverware and other collections
- **Watercraft**
Sailboats, Power-Boats, Yachts, and Personal Watercraft

FOR INDIVIDUALS

- **Personal Liability**
Primary, Excess and Umbrella limits up to \$100,000,000
- **Residence Employees**
Workers Compensation, Disability and Employers Liability & Reputational Injury

FOR SPECIAL CASES

- **Catastrophe**
Wind/Hurricane, Flood, Earthquake and Wildfire
- Kidnap, Ransom & Extortion
- Identity Theft