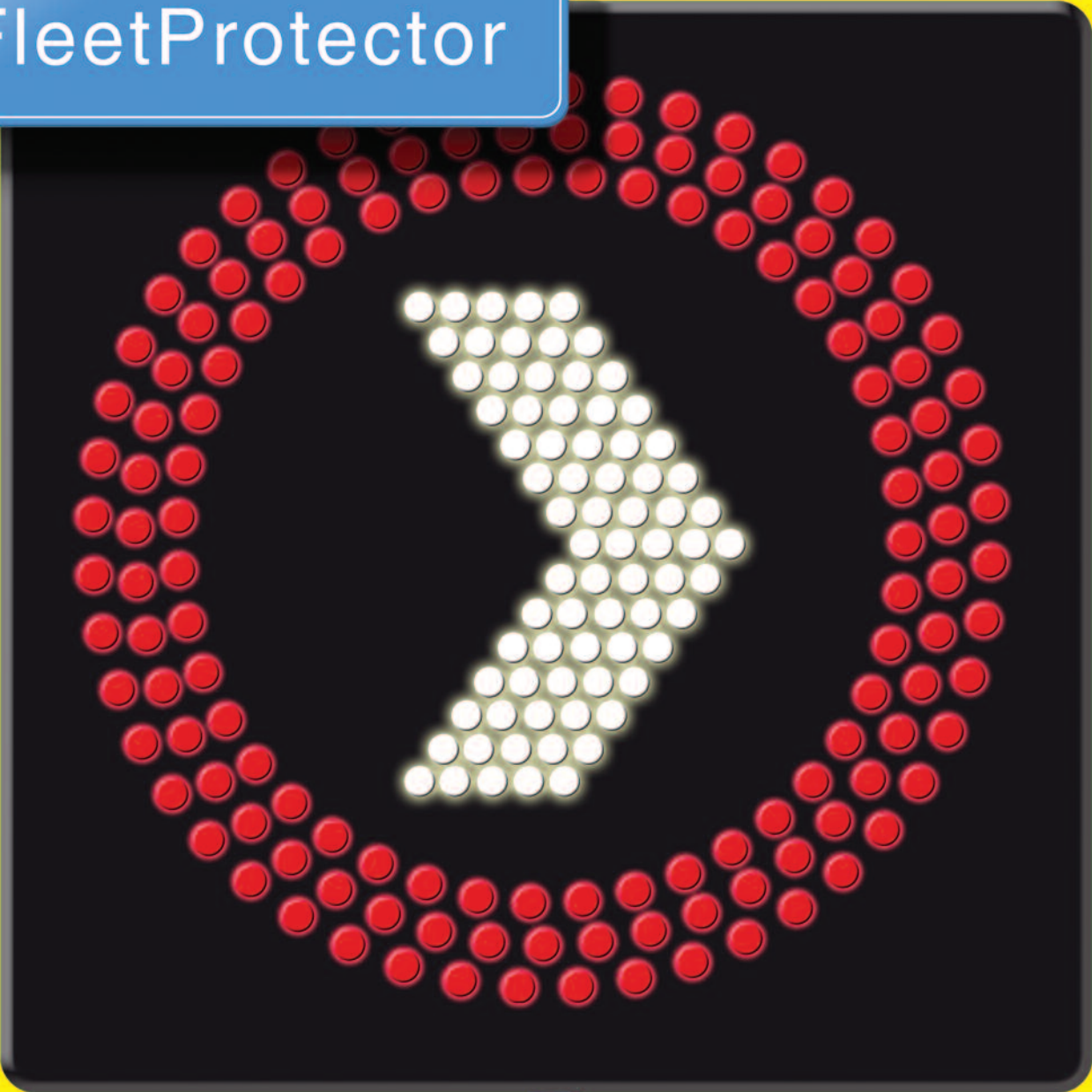


New

FleetProtector





AIG Choice: Products for the corporate market

- Innovative and targeted products to help you grow your business
- Easy access to our renowned local underwriting expertise and rapid decision making
- Proactive pre-claims support to help your clients improve their risk profile
- Commitment to service excellence, local co-ordination and speedy, accurate documentation

Why AIG UK?

- Strong commitment to winning new UK corporate clients, securing future growth in this sector
- Member of the world's leading international insurance organisation
- Over 50 years in the UK and a proven history of new commercial product innovation
- Expert underwriting culture, cutting edge products and financial stability delivering outstanding value for money

New

New FleetProtector

We've completely overhauled FleetProtector to make it easier to sell

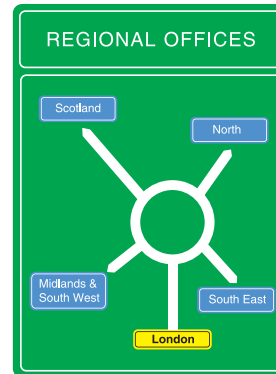


50
Thousand
PREMIUMS

20
Thousand
PREMIUMS

100
Thousand
PREMIUMS

Wider target market:
we are looking for Fleets with annual premiums from £5,000 - or lower where we hold other lines of business.



Fleet Underwriting experts throughout our regions.

Rapid expert decision-making from experts in your region that you can put a name to and build a relationship with.



Targeted Risk Management

helps brokers deliver a better service, helps clients get more for their premium spend and helps us retain clients at renewal!

New FleetProtector provides stand-out cover with its high limits,

broad extensions and services, from Crisis Communications to third party rehabilitation



New

Wider Target Market

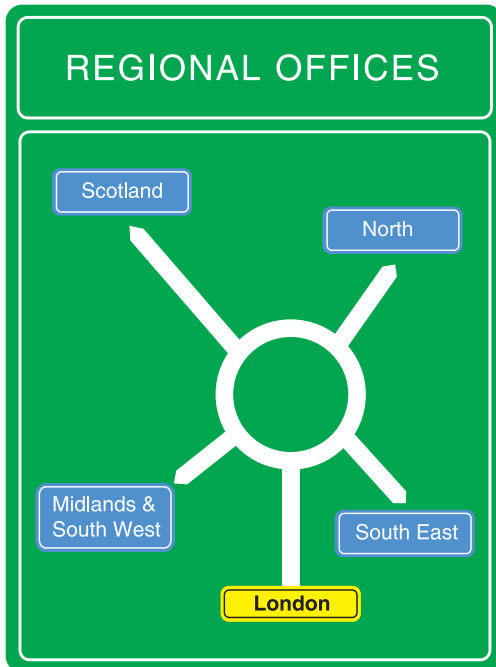


AIG Choice is all about helping brokers win new clients so they can grow their businesses. New FleetProtector is no exception. We've completely overhauled the product to make it easier to sell. Importantly, we've widened our motor fleet target market to benefit regional brokers, looking at fleets with premiums from around £5,000. Of course, we'll also be interested in much smaller ones where we hold other lines of business.

Brokers will find us to be an ambitious and competitive market for regional fleets. We're keen to encourage brokers who share our growth ambitions in the fleet market, so we can work and grow alongside them. Brokers with whom we can identify, target and acquire specific new fleet accounts; working to grow our fleet businesses in unison.

New

Regional Underwriting Expertise



We know brokers want a fast, local and expert underwriting response on regional fleet matters. They expect their submissions to be reviewed and assessed quickly, professionally and consistently. They demand informed and timely responses to enquiries from clients. What's more, they'd like all this from a single individual - a real, local person they can put a name to and build a relationship with.

Today, we have specialist fleet underwriters in every one of our UK regions.

Each one has been hand-picked for their experience and expertise in Motor Fleet underwriting. They are all seasoned professionals; used to working to high authority levels without constant referral to some distant "Head Office". All are accustomed to assessing the needs of fleets of all shapes, sizes and with widely-differing risk profiles. Our regional teams ensure rapid, local decision making, so it's easier for our supporting brokers to retain accounts - and win new fleet clients.

New

Targeted Risk Management*



FleetProtector offers a range of client risk management services that can go well beyond on-site fleet assessments. Our regional underwriters may select and suggest a mix of risk management tools depending on the needs of each individual fleet, e.g.

Fleets looking to reduce high accident or loss rates

- Risk awareness training
- Individual driver on-road training
- Post accident interview training for managers

Fleets with existing good risk records and risk reduction programmes in place

- Skid avoidance training
- Driving other vehicle type (eg 4x4) training
- Off road training

Depending on the risk profile and particular requirements of any fleet, these risk management services may be provided free within the fleet programme, or offered at discounted rates. Our FleetProtector underwriters have full discretion in the deployment and the pricing of these services.

Good news

“Good news for brokers who are seen to be delivering these value added services for their clients. Great news for the clients who get more from their premium spend. And positive news for us because it differentiates FleetProtector from competing products, improves the management of the fleets we cover and encourages clients to stay with us at renewal!”

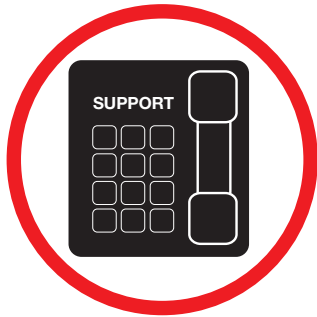


*See our webcast “Targeting Risk Management for Fleets” at www.aigevents.com/newFleetProtector

New

Outstanding Cover at a Glance

WIDER COVER



Own loss or damage	£1m
Third party property damage	£10m (up to £35m available)
Replacement vehicle cover for all vehicles	Damage over 50% of market value (was 60%)
Accessories and visual equipment	£5,000 (was £250)
Manslaughter or death by dangerous driving	Unlimited defence costs
Medical expenses	£500 (was £250)
Personal effects	£500 (was £100)
Loss or theft of keys	Unlimited
Emergency overnight accommodation	Up to 2 nights, Max £100 per person, £500 for all occupants
Professional crisis management fees for any insured event that threatens a crisis *	Up to £100,000
Medical rehabilitation for injured third parties	Unlimited



*See our webcast: "Crisis Communications for Fleets" at www.aigevents.com/newFleetProtector



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This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

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