Welcome to AIG Commercial Insurance

We offer a broad range of products and services including traditional insurance, highly specialized solutions, and excess and surplus lines insurance through Lexington Insurance Company. Our customers span the full spectrum of enterprises from large, multinational, and mid-sized companies to small businesses, entrepreneurs, and non-profits worldwide.

AIG offers an exceptional range of products and value-added services through one of the world’s most expansive property casualty networks and a diversified, multichannel distribution network.

About This Guide

This guide gives you streamlined access to information on our products and the latest innovations that help clients stay ahead of risks - from advanced analytics that pinpoint loss drivers and improve safety, to our robust loss prevention engineering and end-to-end cyber security solutions. Here, you’ll learn about our core coverages, our target customers, and WHY AIG is best positioned to be your partner by delivering outstanding value with every policy we underwrite.

Please refer to policy wording for exclusions and policy limits.
Aerospace

AIG has a proven record of listening and responding most effectively for aviation clients worldwide, whether by stepping up with large-scale capacity, bringing exceptional expertise to bear in responding to major losses, or using custom analytics to help mitigate exposures and reduce losses.

WHY AIG

• A global aerospace insurance market leader for over 65 years.
• A highly experienced aviation underwriting and claims team, ready and willing to tackle your challenges worldwide.
• Significant capacity in all aviation segments.
• Quick to market with innovative solutions for market needs, such as unmanned aircraft exposures.
• Proven record of skill and resourcefulness, steering the best possible outcome for clients in even the most complex claims.
• Industry-leading aerospace safety and loss control services, including AirGuard® and CrisisProtect℠.

PRODUCT

Airlines
Coverage available for physical damage; passenger and third-party liability; comprehensive general liability; spares; war, hijacking and terrorism; cargo liability; baggage liability; hull deductible buy-down; contingent and repossessed coverage; workers’ compensation and employers’ liability.

TARGET CUSTOMER
Major airlines, regional airlines, charter airlines, cargo airlines, low-cost carriers, public entities, start-up airlines.

Products and Airports
Products legal liability; third party legal liability (including terrorism liability) for bodily injury and property damage arising out of operations at airports, including air traffic control, refueling, ground handling, security screening and repair and overhaul operations.

TARGET CUSTOMER
Manufacturers of aircraft and/or component parts supplied to the aerospace industry; airport owners and operators, including specialist aviation service providers.

$50 million non-aggregated limit provided for non-critical aerospace component parts manufacturers; $1 billion capacity for non-critical aerospace parts manufacturers, airports and ground service providers.

Please refer to policy wording for exclusions and policy limits.
### Aerospace continued

<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>TARGET CUSTOMER</th>
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<tbody>
<tr>
<td><strong>General Aviation</strong></td>
<td>Corporate aircraft commercial/charter fleets, including operators of business jets, fixed wing and rotor wing aircraft; light Aviation cover also available for individual aircraft owners and operators, certain classes of commercial business and non-air-carrier served airports and aerial applicators.</td>
</tr>
<tr>
<td>Hull physical damage, passenger and third party liabilities for fixed and rotor wing aircraft operators. Cover also available for excess third party terrorism liability and hull war physical damage.</td>
<td>Zoom-in on the details here.</td>
</tr>
<tr>
<td><strong>Space and Satellite</strong></td>
<td>Satellite owners/operators and their customers, manufacturers and launching agencies.</td>
</tr>
<tr>
<td>Physical loss or damage to launch vehicles and/or satellites; third party liabilities during launch preparations, launch and in orbit operations.</td>
<td>Zoom-in on the details here.</td>
</tr>
<tr>
<td><strong>Aviation Workers’ Compensation</strong></td>
<td>Airports, airlines, aircraft owners and operators, commercial/charter, corporate aircraft, fixed based operators, agricultural sprayers, industrial aid accounts.</td>
</tr>
<tr>
<td>Programs include large deductibles; guaranteed cost programs; retrospective rating plans; all states coverage excluding monopolistic states. Stop gap, voluntary compensation, foreign package policy, blanket waiver of subrogation; USL&amp;H, Outer Continental Shelf Lands Act; maritime compensation endorsement.</td>
<td>Zoom-in on the details here.</td>
</tr>
<tr>
<td><strong>Unmanned Aircraft Solutions</strong></td>
<td>Entities or individuals that operate or utilize the service of unmanned aircraft for business and professional services needs.</td>
</tr>
<tr>
<td>Customizable coverage for physical damage and third party liability, as well as war, hijacking and terrorism related to unmanned aircraft. Third party liability coverage also available by endorsement to Lexington’s general liability policy.</td>
<td>Zoom-in on the details here.</td>
</tr>
</tbody>
</table>

*Please refer to policy wording for exclusions and policy limits.*
Casualty

Lay the groundwork for optimal protection with closely coordinated primary, excess and multinational casualty solutions from AIG. Fueled by data-driven insights and backed by a world-class claims operation, our products are built to fit clients’ needs no matter their size or industry. Innovative technology, risk consulting, and analytics enhance our casualty programs and enable clients to take safety and loss prevention practices to new heights.

WHY AIG

- Highly seasoned underwriters nationwide armed with local service capabilities and underwriting authority.
- Broad, general casualty appetite with proven expertise in multiple industries, including construction, energy, healthcare, and transportation.
- One of the industry’s largest, most experienced casualty claims operations laser focused on delivering better outcomes.
- Risk consultants leverage the latest safety innovations, from fleet telematics to wearable technology, to help clients optimize loss prevention.
- Our robust Client Centric Analytics, which pinpoint loss drivers, improve safety, and ultimately improve a client’s risk profile.

PRODUCT

**Primary Casualty**

General liability, auto liability, and workers’ compensation programs tailored to a client’s size, industry, and choice of program structure. Flexible options include guaranteed cost, large deductibles, fully customizable loss sensitive, and captive fronted programs. Innovative alternatives for meeting collateral requirements include cash, trusts, and AIG Collateral Flex Option®.

<table>
<thead>
<tr>
<th>TARGET CUSTOMER</th>
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<tbody>
<tr>
<td>Businesses of every size, in every sector with domestic and international exposures. Target industries include apparel and textiles, communications, media and technology, defense, financial institutions, food and beverage, government contractors, hospitality and gaming, manufacturing, printing and publishing, real estate, retail, security guards, transportation, and wholesale.</td>
</tr>
</tbody>
</table>

**Excess Casualty**

Strong, unified towers of protection, from commercial umbrella to high limits excess on an admitted or surplus lines basis. Multiple policy forms available, including integrated occurrence, follow-form occurrence, and follow-form claims made. Commercial umbrella limits up to $50 million with optional coverage enhancements targeted by industry. Follow form excess liability limits up to $50 million. Catastrophic, high excess limits up to $150 million with a minimum attachment of $100 million. Accompanying CrisisResponse® coverage makes additional policy limits available for crisis management and public relations expenses.

<table>
<thead>
<tr>
<th>TARGET CUSTOMER</th>
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<tbody>
<tr>
<td>Businesses of every size, in every sector with domestic and international exposures. Target industries include financial institutions, grocers, hotels, manufacturing, restaurants, retail, and transportation.</td>
</tr>
</tbody>
</table>

Please refer to policy wording for exclusions and policy limits.
Casualty continued

<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>TARGET CUSTOMER</th>
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</thead>
<tbody>
<tr>
<td><strong>Energy and Construction Casualty</strong></td>
<td>Industrial, commercial, and civil construction projects and contractors, including infrastructure and P-3. Energy related businesses, including oil and gas, chemical, mining, and power generation and utilities.</td>
</tr>
<tr>
<td>Industry-specific primary, excess, and multinational casualty programs are designed for niche energy and construction segments. Wrap-ups, Contractor Controlled Insurance Programs (CCIPs), lead commercial umbrella, and meaningful excess capacity for construction risks, as well as mono-line guaranteed cost worker’s compensation. Loss responsive primary casualty and meaningful mid and high attaching excess capacity for large energy risks. Flexible primary and excess casualty coverage for energy businesses with revenues up to $100 million.</td>
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</tr>
<tr>
<td><strong>Healthcare Liability</strong></td>
<td>Hospitals, healthcare systems, miscellaneous facilities, and some segments of long term care facilities.</td>
</tr>
<tr>
<td>Innovative coverage is combined with cutting-edge patient safety and risk consulting. General liability and professional liability coverage provided on a surplus lines basis, with high excess limits available. Specialized workers’ compensation and commercial automobile liability coverages also available for healthcare risks.</td>
<td></td>
</tr>
<tr>
<td><strong>Product Liability and Contaminated Product Insurance</strong></td>
<td>Product manufacturers, distributors, wholesalers, and importers.</td>
</tr>
<tr>
<td>Broad product and completed operations liability coverage is available on a primary and excess basis, including discontinued product liability and incurred but not reported (IBNR) coverage. Contaminated Product Insurance (CPI) provides comprehensive coverage for key exposure areas, as well as the expertise of independent consultants for guidance immediately after the notice of a loss. RecallResponse® is available to cover diverse product recall expenses and third-party liability.</td>
<td></td>
</tr>
</tbody>
</table>

Revolutionizing the Claims Process through Smart Technology

- Our market-leading Advanced Injury Analytics identify severe workers’ compensation claims early and get injured employees back to work, and to their families, as quickly as possible.
- The AIG Go WC mobile tool empowers injured employees to actively participate in their own claim, ultimately leading to lower costs and better outcomes.
- AIG’s early intervention strategies fast-track the referral of claims from day one, optimizing the benefits of effective treatment guidelines and outcome-driven payment processes.
- A legal structure that ensures only high performing firms are litigating clients’ claims and proactive settlements minimize litigation, while our front-line fraud detection model and automated medical management services drive down costs.
Credit Lines

AIG brings unparalleled experience, heavyweight capacity, and abundant global expertise to political risk, trade credit, and surety lines. We have a decades-long track record of helping clients navigate the unpredictable global landscape, whether by providing the in-country knowledge clients need to resolve problems before they escalate, online tools to efficiently manage global credit risk, or surety solutions to address complex exposures quickly.

WHY AIG

• Unparalleled local underwriting and policy servicing capabilities worldwide.
• Strength and commitment to address the most complex risk challenges long term.
• More than 35 years of experience in trade credit and political risk insurance.
• More than 70 years of experience providing surety worldwide.
• Industry-leading political risk limits up to $150 million, with terms up to 15 years.
• Flexible, cost-effective trade credit coverage designed to ensure steady cash flow and mitigate risk of non-payment by key customers.
• Credit management tools and debt collection services for trade credit clients: Global Limits Manager enables companies to conveniently manage and monitor all customer credit limits in every market.
• Access to local experts to mitigate political risk related losses worldwide—from economists, to attorneys, to claims regulators.

PRODUCT

Political Risk Insurance
Coverage can be tailored to respond to covered losses caused by political action and instability, including: confiscation, expropriation, or nationalization; currency inconvertibility and non-transfer; political violence (including terrorism and war); contract frustration due to political events; sovereign payment default; and wrongful calling of on-demand guarantees and bonds.

Target Customer
Financial institutions and capital markets; multinational companies with joint ventures and subsidiaries in emerging markets; multinationals engaged in long-term projects including infrastructure, mining, oil and gas, and telecommunications; contractors engaging in overseas projects; importers and exporters; project finance lenders, including banks, export credit agencies, and multilateral agencies.

Non-Payment Insurance for Project Lenders
Protects project investors against failure of qualifying sovereign governments to meet debt obligations.

Target Customer
Project finance lenders, including banks, export credit agencies, and multilateral agencies.

AIG’s long established global network spans more than 200 countries and jurisdictions through AIG affiliate and partner operations.

Please refer to policy wording for exclusions and policy limits.
## Credit Lines continued

<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>TARGET CUSTOMER</th>
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<tbody>
<tr>
<td><strong>SURETY</strong></td>
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<tr>
<td><strong>Commercial Bonds</strong></td>
<td>Contractors, multinationals, and other well established companies with strong financials and ongoing bonding requirements. Market sectors include large industrial and services companies, construction, infrastructure, engineering, support services, transport, FMCG, and alternative and renewable energy.</td>
</tr>
<tr>
<td>Contract Bonds</td>
<td>Investment grade, multinational companies with ongoing bonding requirements. Market sectors include construction, infrastructure, engineering, support services, transport, FMCG, and alternative and renewable energy risks.</td>
</tr>
<tr>
<td><strong>TRADE CREDIT</strong></td>
<td></td>
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<tr>
<td><strong>Domestic, Foreign, Global Accounts</strong></td>
<td>Any companies with trade receivables.</td>
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<tr>
<td>Receivable Insurance</td>
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<tr>
<td>Medium Term Trade Credit</td>
<td>Capital equipment manufacturers and distributors.</td>
</tr>
<tr>
<td>A/R Secure™</td>
<td>Businesses with between $10 million and $100 million in annual sales.</td>
</tr>
<tr>
<td>Top Accounts/Single-Buyer Policy</td>
<td>Domestic and foreign companies.</td>
</tr>
<tr>
<td>Comprehensive Domestic and Export Credit Insurance (DECI)</td>
<td>Companies with domestic, foreign, and multinational sales.</td>
</tr>
<tr>
<td>Trade Credit for Multinationals</td>
<td>Global sellers.</td>
</tr>
<tr>
<td>Credit Insurance for Banks &amp; Financial Institutions</td>
<td>Financial institutions including banks, development banks, and multilateral organizations.</td>
</tr>
</tbody>
</table>
Environmental Insurance

AIG pioneered environmental insurance more than three decades ago and has set the industry standard since. Today, we pair broad, flexible environmental insurance with market-leading tools and resources to help clients respond most effectively to pollution incidents. Clients can also count on AIG for an unmatched depth and breadth of environmental claims expertise.

**WHY AIG**

- For more than 35 years, AIG has proven its ability to help businesses surmount the challenges of environmental exposures.
- Versatile programs are tailored for manufacturers, distributors, contractors, and organizations with storage tank systems.
- One of the industry’s largest pollution claims teams with the proven skill and knowledge to move quickly to minimize loss.
- PIER (Pollution Incident and Environmental Response®) provides 24/7 access to a network of multi-disciplined emergency response specialists, so policyholders have comprehensive response coordination and professional support resources when they need them worldwide.

<table>
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<tr>
<th>PRODUCT</th>
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<tbody>
<tr>
<td><strong>Environmental and General Liability Exposures (EAGLE) Program</strong></td>
<td>Manufacturers and distributors of products and raw materials.</td>
</tr>
<tr>
<td>Comprehensive, industry-tailored CGL and site-specific pollution coverage in a single, cost-effective policy. Additional pollution legal liability insurance available. Optional coverage for third party claims for bodily injury, property damage, and clean-up costs resulting from pollution conditions on or migrating from scheduled insured properties. Excess coverage available with limits up to $25 million, including or excluding pollution liability, auto liability, employers’ liability and foreign liability, with $1 million minimum underlying limit.</td>
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</tr>
<tr>
<td><strong>Contractors Pollution Liability</strong></td>
<td>Construction contractors, street and road contractors, energy contractors, and environmental contractors working on contaminated sites.</td>
</tr>
<tr>
<td>Helps protects contractors against losses resulting from pollution conditions caused by covered operations, including those arising from work performed by subcontractors. Such losses may include third-party claims for bodily injury, property damage, and environmental damage. Emergency response coverage available. Policies may be written on a practice or project-specific basis. Owner or contractor controlled policies available.</td>
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<tr>
<td><strong>Storage Tank Liability Insurance (TankGuard®)</strong></td>
<td>Petroleum oil wholesalers and retailers, municipal airports, and any commercial facility (healthcare, hospitality, educational, recreational) where facility owners are required to demonstrate financial assurance under U.S. federal or state regulations for above ground and underground storage tanks.</td>
</tr>
<tr>
<td>Provides coverage for third-party claims for property damage and bodily injury and for state or federally mandated corrective actions and clean-up costs resulting from pollution conditions from scheduled storage tank systems.</td>
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</tbody>
</table>
Financial Lines

AIG has a long-standing commitment to helping domestic and multinational organizations mitigate a multitude of executive and professional service-related risks. Our experience translates into unsurpassed support in claims and innovation. Whether it’s a securities class action lawsuit, a massive cyber breach, or career-threatening allegations against a service provider, we’ve probably handled it before.

Our level of experience and expertise facilitates not only prompt case resolution and the best possible claim outcome — but also a platform for forward-thinking innovation. Over the past 20 years, AIG has introduced several “first-of-their-kind” coverages and enhancements to help organizations stay ahead of emerging risks ... our team is well equipped to guide our clients forward.

WHY AIG

• Proven in-country, co-located underwriting and claims teams with the expertise to help clients around the globe.
• A committed partner for the long term to address challenging environments or risks.
• The underwriting capacity, robust risk appetite, and financial strength to address emerging and complex exposures worldwide.
• Forward-looking products and value-added services protect clients and help prevent losses as operations change and risks evolve.
• Investments in K2 Intelligence and RiskAnalytics to deepen clients’ understanding and ability to combat cyber risk exposure.

PRODUCT

<table>
<thead>
<tr>
<th>MANAGEMENT LIABILITY</th>
<th>TARGET CUSTOMER</th>
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<tbody>
<tr>
<td>Directors &amp; Officers (D&amp;O) Liability Insurance</td>
<td>Domestic and multinational public and private companies, non-profit entities, and financial institutions.</td>
</tr>
<tr>
<td>Primary and excess protection for an organization, its subsidiaries, and past, present, and future directors and officers against claims by shareholders and regulators.</td>
<td></td>
</tr>
<tr>
<td>Dedicated Side-A D&amp;O Liability coverage is also available on an excess, difference-in-conditions basis. Broad Side-A coverage can be maximized throughout the D&amp;O tower with a Side-A Match Edge (SAME)™ endorsement added to a primary D&amp;O policy issued by AIG.</td>
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</tbody>
</table>

Crime Insurance

Protection for commercial and financial institutions for loss of money, securities, or other assets resulting from theft, impersonation fraud, computer crime, social engineering, and more. AIG offers web-based training and risk management services to help its insureds mitigate the human element of this risk.

Domestic and multinational public and private companies, non-profit entities, and financial institutions.
### Financial Lines continued

<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>TARGET CUSTOMER</th>
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<tbody>
<tr>
<td><strong>Kidnap, Ransom, and Extortion Insurance</strong></td>
<td>Protection, risk mitigation, and crisis management for kidnapping, ransom, and extortion risks, including threats and disappearances.</td>
</tr>
<tr>
<td>Domestic and multinational public and private companies, non-profit entities, financial institutions and individuals.</td>
<td></td>
</tr>
<tr>
<td><strong>Employment Practices Liability Insurance</strong></td>
<td>Coverage for claims alleging discrimination, wrongful termination, retaliation, and other employment-related wrongful acts. Value-added features may include coverage for employment violations over the internet by company employees and access to risk management products, including online training, employment reference manuals, and other services to help minimize risk. Wage and Hour coverage (Wage and Hour Edge) is also available in the U.S. and Bermuda.</td>
</tr>
<tr>
<td>Domestic and multinational public and private companies, non-profit entities, financial institutions.</td>
<td></td>
</tr>
<tr>
<td><strong>Pension Trust Liability Insurance</strong></td>
<td>Protection for a sponsor organization and plan fiduciaries facing allegations of breach of fiduciary duty or errors in the management or administration of employee retirement, pension, and benefit plans. Coverage is enhanced to keep pace with current legal and regulatory responsibilities, with features such as Settlor coverage and Affordable Care Act coverage added by endorsement.</td>
</tr>
<tr>
<td>Domestic and multinational public and private companies, non-profit and government entities, and financial institutions.</td>
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</tr>
<tr>
<td><strong>PROFESSIONAL LIABILITY</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Errors and Omissions Insurance</strong></td>
<td>Responds to allegations that negligence in the insured’s providing of professional services may have resulted in financial loss to a client or other third party.</td>
</tr>
<tr>
<td>Entities as varied as educators, accountants, consultants, technology service providers, and managed care organizations providing professional services for others.</td>
<td></td>
</tr>
<tr>
<td><strong>Architects and Engineers Professional Liability Insurance</strong></td>
<td>Annual practice or project-specific professional liability coverage and engineering risk management services.</td>
</tr>
<tr>
<td>Architects and engineers.</td>
<td></td>
</tr>
<tr>
<td><strong>Reputation Risk Insurance</strong></td>
<td>Proactive threat mitigation and event response coverage designed to protect a company’s reputation and brand value from adverse publicity. Broad coverage and access to crisis communications support as soon as potentially damaging information is anticipated or adverse publicity has already occurred.</td>
</tr>
<tr>
<td>Any entity looking to protect its corporate reputation.</td>
<td></td>
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</table>

**Multinational solutions are available through AIG’s Passport platform.**

11 Please refer to policy wording for exclusions and policy limits.
# Mergers and Acquisitions Insurance

**Representations and Warranties Insurance**
Tailored to protect buyers and sellers from financial loss arising from misrepresentations or inaccuracies in representations or warranties. Enables buyers to distinguish bids, sellers to reduce indemnity obligations, and both parties to close deals more efficiently.

**Target Customer**
Private M&A deals ($20 million to $3 billion), private equity firms, strategic acquirers, family businesses, venture capital firms; all industries with a focus on technology, manufacturing, energy, and services.

**Tax Liability Insurance**
Helps to reduce or eliminate financial loss arising from a tax authority’s successful challenge of an insured’s tax treatment during an M&A transaction.

**Target Customer**
Risks with strong legal support; all industries.

**Contingent Liability Insurance**
Helps to reduce or eliminate liability exposure arising from the business of the seller or buyer in a merger or acquisition.

**Target Customer**
Risks with strong legal support; all industries.

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# Cyber Insurance

**CyberEdge®**
Cyber Security & Privacy, Event Management, Network Interruption, Cyber Extortion
CyberEdge®, an end-to-end risk management solution, provides access to tools, products, and resources to combat corporate data breaches, business interruption, cyber extortion, and other cyber risks.

**Target Customer**
Domestic and multinational public and private companies, non-profit entities, and financial institutions.

**Cyber-Related Bodily Injury and Property Damage**
CyberEdge PC® can help fill gaps or ambiguities in traditional property and casualty insurance policies by infusing excess, difference-in-conditions coverage for bodily injury, property damage, and financial loss from financial loss due to a cyber event.

**Target Customer**
Domestic and multinational public and private companies, non-profit entities, financial institutions, and companies of all sizes.

**Personal Identity Coverage (PIC)**
Professional, around-the-clock assistance and financial relief for victims of identity theft.

**Target Customer**
Identity theft protection companies or employers in need of easing the financial burdens of consumer identity theft on their customers or employees.

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**AIG** has a more than 40-year track record of providing D&O coverage.
Fronting and Captive Services

Providing fronting programs, captive management services, and its own rent-a-captive facilities, AIG has market-leading capabilities to serve a broad range of our clients’ captive needs.

WHY AIG

• More than 50 years of experience providing fronting solutions throughout the globe.
• Ability to provide locally admitted insurance in over 200 countries and jurisdictions through a robust network of AIG affiliate and partner operations.
• Flexibility to insure virtually all lines of business.
• Technical expertise to cover risks for which there is no conventional insurance market.
• Full access to AIG’s multinational policy issuance capabilities and expertise controlling multi-currency cash flows.
• Full range of captive management and protected cell services.

PRODUCT

Fronting
Flexible, efficient programs that insure virtually all types of risks throughout the world while enabling clients to retain some or all of the risk via a captive, rent-a-captive or other protected cell structure, or indemnity program. Our services include policy issuance, claims administration, claims reporting, premium management and reporting, and administration of insurance premium taxes.

TARGET CUSTOMER

Single country and multinational companies in virtually any industry that:
• Seek a compliant insurance program that allows them to retain risk in order to benefit from positive loss experience.
• Require evidence of insurance for regulatory, disclosure, financing, marketing, trading or other counterparty needs.
• Face a specific problem for which there is no clear or viable risk transfer solution.
• Have a better risk profile than their peers or improved risk controls that are not reflected in market prices for traditional insurance.
• Are pursuing more efficient access to the reinsurance markets.
• Seek greater certainty and flexibility on coverage and premium through varying market cycles.

Captives Services
A complete range of captive management and consulting services regarding the feasibility, structuring, formation, and overall management of captives with an in-depth understanding of each domicile’s regulatory requirements and local business practices. Our global product portfolio ranges from single parent insurance and reinsurance captives, associations, risk retention, and group captives to ‘rent-a-captives,’ protected cell companies, and segregated account structures.

Clients without a captive can experience many of its benefits through participation in AIG’s captive cell facilities in Vermont and Bermuda.

Mid- to large-sized single country or multinational companies in virtually any industry looking to ‘rent’ a captive, form a new captive or optimize an existing captive program.

Please refer to policy wording for exclusions and policy limits.
Marine

AIG brings deep expertise and more than 90 years of experience to the marine marketplace. Along with flexible marine solutions, clients benefit from exceptional underwriting, loss prevention, and claims handling through our global network.

WHY AIG

• Unmatched capacity for all marine risks.
• A full-range of flexible, tailored marine and inland marine product offerings, including alternative risk management solutions.
• Underwriting, loss control, claims, and recovery services provided by experienced marine specialists around the globe.
• High quality coverage for multinational risks, including locally admitted policies.

PRODUCT

Marine Cargo Insurance
Comprehensive all risk and third party coverage for exporters and importers (including stock throughput); multinational accounts (including captives); freight forwards and infrastructure projects; Advance Loss of Profit (ALOP)/Delay in Start-Up (DSU) coverage available on project cargo programs; warehouse storage enhancement available.

Marine Liability
Coverages include: stevedore’s liability; wharfinger’s liability; terminal operator’s liability; marine general liability; ship repairer’s liability; charterer’s liability; excess marine liabilities; and bumbershoot.

Hull and Protection and Indemnity (PI) Insurance
Comprehensive coverage with war risk, political risk, and builder’s risk available upon request.

Inland Marine
Covers a broad array of items typically classified as goods in transit or transportation systems, including contractor’s equipment; mobile equipment (excluding construction work or builder’s risks); dealers open lot; floaters such as exhibition, fine arts, and installation; infrastructure including ports, piers, wharves, bridges, dams, tunnels, highways, and toll roads; railroads and light rail systems, including rolling stock; transit systems including bus and subway systems and rolling stock; warehouse legal liability; motor truck cargo; vehicle physical damage; and inland transit. Available on a surplus lines basis.

Recreational Marine
Standard Yacht Policy (values up to $2 million) includes wide navigational areas; pollution liability up to mandated federal requirements; liability for dock contracts. Premium Yacht Policy (values over $2 million) covers liability for captain and crew; liability for fine arts; defense costs; loss of charter hire; AD&D and concierge service.

TARGET CUSTOMER

Multinational manufacturers, importers and exporters, commodity traders, logistics companies.

Transportation companies, stevedores, wharfingers, terminal operators and port authorities, shipyards and ship repair operations, bunkermen, vessel charterers, pilots and marine contractors around the globe.

Small to large marine vessels, from tug and barge transportation, to passenger vessel and related brown water vessels.

Trucking and logistics, general contractors, artesian contractors, building owners and real estate developers, municipalities, fabricators, office buildings, repair bays and facilities, warehouses and terminals, ancillary property, including tool sheds, electronic equipment companies, and medical equipment businesses.

Boats and yachts, from runabouts to mega-yachts.

Please refer to policy wording for exclusions and policy limits.
AIG provides tailored coverage for key niche industries — from healthcare to social services, sports and recreation to real estate. Currently, we offer more than 100 program solutions in the U.S. and Canada.

**WHY AIG**

- More than 50 years of leadership in the program space.
- A broad appetite and large-scale capacity.
- Extensive product and portfolio underwriting expertise.
- Market-leading protection and support services.

### PRODUCT

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<tr>
<th>Programs</th>
<th>TARGET CUSTOMER</th>
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<tbody>
<tr>
<td>Specialized mono-line and multi-line programs written on both an admitted and non-admitted basis. Breadth of products includes property, general liability, inland marine, commercial auto, umbrella or excess, and professional liability.</td>
<td>Portfolio solutions for businesses worldwide.</td>
</tr>
</tbody>
</table>

With more than 40-plus program administrator relationships, AIG helps build insurance packages for highly targeted business sectors.
Property

AIG offers local and global property insurance solutions that combine state-of-the-industry loss prevention engineering and swift claims response to protect clients’ business continuity. We provide proven capacity, deep industry knowledge, and outstanding catastrophe management expertise for clients of all sizes to overcome every day and extraordinary property challenges.

WHY AIG

• Market-leading per-risk capacity of $2.5 billion worldwide — buoyed by AIG’s substantial investments in analytics, technology, and loss prevention engineering.
• A broad appetite and specialized portfolio of products, with several solutions for hard to place risks available on a surplus lines basis.
• A global force of 600+ risk engineers helps clients assess exposures, benchmark performance, and protect their bottom line.
• State-of-the-art modeling technology and over 250 experts at AIG’s Cat Management and Analytics Center of Excellence embed insightful analytics into the risk management process.
• AIG’s property claims promise is to advance 50% of the estimated property damage and extra expenses once coverage has been confirmed and the estimate for damage has been agreed.
• AIG partnered with Clemson University to cultivate research and unlock data-driven insights at our new Risk Engineering and System Analytics (RESA) Center.
• A state-of-the-art Global Engineering Training Center keeps our loss prevention engineering staff best in class with a full-scale fire protection laboratory and virtual reality training.

Among the largest capacity in the industry, underpinned by world class loss prevention engineering, claims management, and data analytics.
<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>TARGET CUSTOMER</th>
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<tbody>
<tr>
<td><strong>Commercial Property</strong>&lt;br&gt;Market-leading property damage and business interruption products backed by up to $2.5 billion of per risk capacity and significant natural catastrophe coverage for earthquake, flood, and windstorm perils.</td>
<td>Small and midsize businesses to large commercial organizations, including those with multinational locations. For large limits, clients with total insurable values (TIV) over $750 million that qualify as “highly protected risks” (HPR). Target industries include financial institutions, higher education, healthcare, hotels and condominiums, manufacturing, public entities, real estate, retail, stadiums, and utilities.</td>
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<tr>
<td><strong>Excess and Surplus Lines Property</strong>&lt;br&gt;Primary property insurance on an excess and surplus lines basis for businesses of all sizes with capacity driven by CAT or significant fire exposure in the U.S. only. Overall capacity is generally limited to $25 million with the ability to provide up to $50 million, either in a full primary or a quota share position within the primary layer.</td>
<td>Businesses of all sizes with capacity driven by CAT or high-risk fire exposure.</td>
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<td><strong>Construction Property</strong>&lt;br&gt;Long-term policies with up to 10 years of uninterrupted protection and up to $350 million of probable maximum loss capacity. First party commercial property coverage is available with critical natural catastrophe limits up to $50 million and $1.75 billion or more in total non-catastrophic property capacity. Operational extension of the construction policy for the first year of operation is available to help prevent a gap in coverage between the construction period and the operational period. AIG also offers Master Builder’s Risk programs that provide a broad annual policy for numerous ongoing construction projects and optional Contractor’s Block solutions for contractor’s property and equipment.</td>
<td>General contractors, subcontractors, owners (public and private), design-build firms, and construction managers. Target industries include real estate, retail, hospitality, manufacturing, healthcare, education, civil, energy, communication, public entities, and multinational risks.</td>
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Property continued

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<tr>
<td><strong>Energy Property</strong></td>
<td>Onshore operational property, including oil and petrochemicals (mid and downstream), power generation and utilities, chemicals, and mining and related industries. Oil rig, including oil and gas operators and drilling contractors both offshore and onshore.</td>
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<tr>
<td><strong>Middle Market Property</strong></td>
<td>Midsize businesses with total insured values greater than $50 million and less than $750 million, including those with multinational exposures, regardless of occupancy provided the risk is considered Highly Protected or interested in loss prevention and risk improvement.</td>
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<tr>
<td><strong>Terrorism</strong></td>
<td>All sectors considered.</td>
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</table>

To learn more visit [www.aig.com/whyaig](http://www.aig.com/whyaig) or contact us at whyaig@aig.com.