



**General Insurance**  
**2019 U.S. Select Products**

### AIG Risk Management (AIGRM®)

#### SELECT PRODUCT

Primary Casualty Loss Sensitive, Guaranteed Cost and Alternative Risk Programs

#### HIGHLIGHTS

- Customized workers' compensation, automobile liability and general liability/products liability program structures for insureds that retain portions of their risk via a deductible, self-insured retention, captive and/or retrospective program

#### DETAILS

- Minimum deductible/self-insured retention of \$100K
- Available limits up to \$10M for automobile liability and general liability/products liability
- All industries; for construction only: non-wrap-up and non-residential practice policies with fronted general liability
- Guaranteed cost programs with a minimum premium of \$2M for a single line of business

### Casualty

#### SELECT PRODUCT

Contractors Pollution Liability (Environmental)

#### HIGHLIGHTS

- Protects contractors against third-party claims for bodily injury, property damage or environmental damage resulting from pollution conditions caused by covered operations
- PIER (Pollution Incident and Environmental Response)® assists insureds with emergency response, crisis management and managing loss costs

#### DETAILS

- Claims-made or occurrence basis
- Available limits up to \$75M; minimum premium of \$2,500
- Appetite for all construction and commercial services contractors (contractors of all revenue sizes) and all types of construction projects including owner-controlled insurance programs (OCIPs) and contractor-controlled insurance programs (CCIPs)

#### Excess Casualty

- Excess casualty solutions for lead umbrella, mid excess and high excess
- CrisisResponse®, a built-in enhancement to an excess casualty commercial umbrella liability policy, provides policyholders first-dollar coverage and the professional expertise to respond effectively to an event, helping to minimize ultimate damages in a casualty crisis
- Expert claims team comprised of experienced claims professionals, of which 70 percent are attorneys with an average of 20 years of claims experience

- Total capacity: \$100M on renewals and \$75M on new business
- Lead coverage: available limits up to \$25M; limits offered will depend on the class of business and individual account characteristics
- Mid excess: available limits up to \$25M excess of a minimum attachment of \$10M; must not be the first risk transfer layer
- Cat excess: available limits up to \$75M excess of a minimum attachment of \$100M; typically in the top one-third of the tower
- Small business excess: lead coverage with limits up to \$10M for companies with revenues up to \$25M
- Lex London: lead, mid excess and cat excess coverage offered to U.S. clients seeking access through the London market

# General Insurance

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### SELECT PRODUCT

### HIGHLIGHTS

### DETAILS

General Casualty (Primary Admitted Automobile Liability, General Liability and Workers' Compensation)

- Automobile liability, general liability and workers' compensation for small and mid-sized companies
- Workers' compensation benchmarking allows clients to compare their loss performance against AIG's industry analysis; customized workers' compensation and automobile liability benchmark reports are also available to eligible clients to better pinpoint loss drivers, improve safety and ultimately reduce the total cost of risk
- RiskTool Advantage® provides insureds with a web-based e-learning system for workplace safety, training, accident investigation and risk engineering topics

- Structured through guaranteed cost policies as well as deductibles and self-insured retentions of \$100K and below
- Minimum premium of \$100K per casualty line of business (lower minimum premium threshold may apply)
- Broad industry appetite

Multinational Casualty

- WorldRisk® Foreign Commercial Package: solutions for small and mid-sized U.S.-based customers with exposures outside of the U.S.; available coverages include property, general liability, contingent automobile liability, business travel accident, foreign voluntary compensation and employers' liability, cyber, political risk, kidnap and ransom, crime and pollution
- Foreign Casualty: global solutions for large U.S.-based customers' casualty exposures outside of the U.S. including general liability, workers' compensation (employers' liability and foreign voluntary workers' compensation) and automobile liability/physical damage
- Defense Base Act (DBA): federal workers' compensation benefits for large and small employers requiring coverage under a government contract

- WorldRisk: guaranteed cost coverage; \$2,500 minimum premium (WorldRisk Fast Track "Trip Travel" Proposal); subject to certain conditions
- Foreign Casualty: program structures range from guaranteed cost to fronted captive programs
- DBA: premium ranges from \$5K to over \$30M through either retail or wholesale brokers; open to all risks

Truck Insurance Group

- Automobile liability, physical damage and general liability for businesses that have a transportation focus and a heavy (26,000+ lbs.) automobile exposure

- Coverage available for fleets consisting of 5-250 power units; two years of operating experience required for 5-10 power units and three years required for fleets of 11+ power units
- No radius of operation restrictions and coverage available for most classes of business (dry van, refrigerated, flatbed, tanker, etc.)
- Automobile liability deductibles available up to \$50K per occurrence

### Cyber

#### SELECT PRODUCT

Cyber

#### HIGHLIGHTS

- Coverage options for financial and tangible losses resulting from a cyber event on a primary (CyberEdge® or CyberEdge Plus) or excess/difference-in-conditions (CyberEdge PC®) basis
- Coverage is available through a standalone policy or as part of select property or casualty policies from AIG
- Clients can receive detailed analytics on their cyber maturity (after completing AIG's Cyber Application) to help them better understand their cyber risk and coverage; basic reports are available for applicants, even if they do not bind with AIG
- Eligible CyberEdge clients can receive up to \$25K of value in complimentary risk consulting tools and services to help reduce cyber risk (must spend at least \$5K in CyberEdge premium)

#### DETAILS

- Available limits up to \$100M (vary by coverage) and no minimum retention
- Broad appetite across all industries, legal entities, revenue sizes and geographies

### Financial Lines

#### SELECT PRODUCT

Crime Insurance and Financial Institution Bonds

#### HIGHLIGHTS

- Primary and excess coverage options to help mitigate losses due to employee theft or dishonesty, impersonation fraud, fraudulent funds transfer instructions and more

#### DETAILS

- Available for commercial and governmental entities, as well as financial institutions and financial services companies
- Available limits up to \$25M
- Bermuda-based placements for all Financial Lines products available on an excess coverage basis

Directors & Officers (D&O) Liability

- Customized coverage protection for directors and officers of public or private companies, non-profit organizations or financial institutions against risks faced in executing their corporate responsibilities due to increased regulatory scrutiny, public demands for individual accountability, more frequent shareholder litigation, rising defense and settlement costs, expanding bankruptcy exposure and more

#### DETAILS

- Side-A:
  - Available on a primary basis, or complementing AIG's presence on primary and excess entity-based programs
- ABC entity program:
  - Financially stable companies
  - Public companies <\$1B in revenue: appetite focus on excess coverage at or above a \$20M attachment point
  - Public companies >\$1B in revenue: appetite focus on excess coverage at or above a \$25M attachment point
  - Private companies: appetite focus on excess coverage only
  - Non-profit organizations: appetite focus on excess coverage only
  - Financial institutions: excludes lending

# General Insurance

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SELECT PRODUCT	HIGHLIGHTS	DETAILS
<p>Directors &amp; Officers (D&amp;O) Liability cont.</p>		<ul style="list-style-type: none"> <li>Bermuda-based placements for all Financial Lines products are available on an excess coverage basis</li> </ul>
<p>Kidnap, Ransom &amp; Extortion (KRE)</p>	<ul style="list-style-type: none"> <li>CrisiSolution® provides coverage for kidnapping, extortion, wrongful detention, hijacking, threat, disappearance and hostage crises</li> <li>Endorsements are available for: active shooter and workplace violence (assault), cyber extortion incident response and business interruption, child abduction, evacuation and repatriation, express kidnapping, value of products, business interruption and stalking</li> <li>Insureds receive access to AIG Travel assistance services, NYA crisis response services, and comprehensive risk management support</li> <li>Coverage is also available for private clients via AIG's Private Client Group</li> </ul>	<ul style="list-style-type: none"> <li>Available limits up to \$50M</li> <li>Broad risk appetite with the ability to tailor coverage to specific client requirements for a broad range of companies including high risk industry classes such as non-governmental organizations (NGOs), oil and gas, energy, mining and maritime</li> </ul>
<p>Professional Liability (Errors &amp; Omissions)</p>	<ul style="list-style-type: none"> <li>Customizable errors and omissions (E&amp;O) policy forms providing specific protections for public and private professional service providers faced with potential liability to a third-party for financial loss due to the insured's negligence</li> <li>Coverage is also available for access to the costs of panel public relations firms to help proactively manage a reputational threat or attack and can include income loss as a result of reputational damage</li> </ul>	<ul style="list-style-type: none"> <li>Preferred E&amp;O professional service fields:               <ul style="list-style-type: none"> <li>Managed care facilities: &lt;\$1B in revenue</li> <li>Technology: &lt;\$1B in revenue</li> <li>Media</li> <li>Associations: all revenue sizes</li> <li>Employed lawyers (corporate counsel/legal staff): all revenue sizes</li> </ul> </li> <li>ReputationGuard® Income Loss: available for all industries when &gt;\$1M in ReputationGuard limits are purchased</li> <li>Bermuda-based placements for all Financial Lines products available on an excess coverage basis</li> </ul>
<p>Representations &amp; Warranties (Mergers &amp; Acquisitions)</p>	<ul style="list-style-type: none"> <li>Helps protect either buyers or sellers in private company transactions from financial loss in the event of a breach of representations and warranties made by the seller</li> </ul>	<ul style="list-style-type: none"> <li>Deal size: \$25M to approximately \$4B</li> <li>Available limits up to \$100M for any single transaction</li> <li>Minimum premium of \$150,000</li> <li>Retention typically 1.0% of the enterprise value, dropping to 0.5% after 12 months</li> <li>Coverage available for risks on a 100%, shared, layered or excess basis from AIG's non-admitted carriers only</li> </ul>

# General Insurance

## 2019 U.S. Select Products



### SELECT PRODUCT

Tax Liability  
(Mergers & Acquisitions)

### HIGHLIGHTS

- Enables insureds to reduce or eliminate a contingent tax exposure arising from tax treatment of a transaction, investment or other tax position where the underlying legal conclusions may be subject to future challenge by the IRS or state or foreign tax authorities

### DETAILS

- Available limits up to \$50M on any single risk
- Minimum premium of \$250K
- Transactions that demonstrate a clear business purpose other than to achieve a particular tax result are preferred; whether the jurisdiction has GAAR (General Anti-Avoidance Rules) in place will be taken into consideration
- Prefer to cover risks in jurisdictions that are politically stable, have a developed legal system, and a tax authority or tribunal with a recognized, accepted route of appeal and a reputation for competence, probity, sophistication and fairness
- Coverage available for risks on a 100%, shared, layered or excess basis from AIG's non-admitted carriers only

## Lexington

### SELECT PRODUCT

Architects & Engineers (A&E)  
Professional Liability

### HIGHLIGHTS

- Professional liability coverage for design and engineering exposures
- Annual practices or project specific
- Multinational capabilities
- Over 45 years of experience supporting the A&E market

### DETAILS

- Available limits up to \$25M
- Minimum premium starts at \$25K
- Complimentary risk management services
- Support from trusted legal partner, Donovan Hatem

Healthcare Medical  
Malpractice

- Small to large facilities
- Regional, specialized healthcare claims professionals

- Miscellaneous medical facilities: primary and excess
- Hospitals: primary and excess
- Senior care: excess

Lexington Casualty

- Broad non-admitted underwriting capability that provides exceptional flexibility of rate and form across a wide range of exposures
- Dual distribution casualty products:
  - Product recall
  - Rail liability
  - Energy
  - Public entity

- Primary and excess coverage for risks requiring dedicated expertise
- Minimum premium starts at \$25K and varies by class of business

### Specialty – Aerospace

#### SELECT PRODUCT

Aerospace

#### HIGHLIGHTS

- Products liability coverage for manufacturers of component parts
- General liability and products liability arising from the operation of small to medium airports (excluding major hubs), as well as the risk from ground handlers and service providers
- Hull and liability coverage for industrial aid (corporate) aircraft
- Unmanned aerial vehicles (UAVs): broad physical damage and third-party liability coverage explicitly designed for the exposures of unmanned aircraft

#### DETAILS

- No minimum premium
- Available limits up to \$1B for certain operations (e.g., products manufacturers and small to medium sized airports), but varies by coverage
- Ability to offer high liability and physical damage limits for a variety of operations

### Specialty – Marine

#### SELECT PRODUCT

Inland Marine

#### HIGHLIGHTS

- Movable business property protection for those who are not on the seas, including trucking and construction companies, property developers and more

#### DETAILS

- Capacity up to \$100M
- Capacity to write 100% of the risk on an admitted or non-admitted basis
- Minimum premium of \$25K for admitted coverage; \$100K for non-admitted coverage
- Broad, flexible appetite to underwrite all industries with targeted growth in construction, transportation, warehousing, rail and logistics

Ocean Cargo

- Covers the transportation of lawful goods and/or merchandise by vessels crossing both foreign and domestic waters, including any inland or aviation transit associated with the shipment

- Broad commodity appetite
- Capacity up to \$50M
- Minimum premium of \$10K
- Stock throughput programs
- Logistics package programs

### Specialty – Credit Lines

SELECT PRODUCT	HIGHLIGHTS	DETAILS
<p>Political Risk</p>	<ul style="list-style-type: none"> <li>• Political Risk Insurance: helps investors, financial institutions and corporate clients protect overseas investments from a range of perils including contract repudiation, confiscation, expropriation and nationalization (CEN), currency inconvertibility and more</li> <li>• Structured Credit Insurance<sup>1</sup>: offers commercial banks and corporations comprehensive non-payment insurance, typically on corporate loans or other obligations, with policy terms up to 10 years and flexibility on geographies, industries, amortization profiles, use of proceeds and collateral</li> <li>• Project Finance Risk Insurance<sup>1</sup>: provides comprehensive non-payment cover to lenders (commercial banks, ECA's, multilaterals) on their project finance loans; coverage is available for loans for projects in power, renewable energy, oil &amp; gas, mining and infrastructure sectors</li> </ul>	<ul style="list-style-type: none"> <li>• Available limits up to \$150M; non-cancelable-limit multi-year policies</li> <li>• Minimum premium of \$25K</li> </ul>
<p>Surety</p>	<ul style="list-style-type: none"> <li>• Commercial and contract bonds for large, domestic and international contractors, manufacturers and service providers requiring significant program surety facilities</li> </ul>	<ul style="list-style-type: none"> <li>• Work primarily through surety specialist brokers</li> <li>• Not a market for environmental remediation contractors, financial guarantees or credit enhancement instruments</li> </ul>
<p>Trade Credit</p>	<ul style="list-style-type: none"> <li>• Policies written with non-cancelable coverage limits on obligors for the duration of the policy period</li> <li>• Flexible, customized policy structures to suit the business needs of clients for both trade credit and trade finance needs</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum premium of \$25K opens doors to most corporate client manufacturers and distributors with sales of at least \$10M</li> <li>• Sizable capacity available for investment grade credit risks; capacity and appetite decrease substantially for non-investment grade/lower-rated companies and countries and certain business sectors and policy structures</li> </ul>

Minimum premium, if any, are subject to the AIG insurers' applicable rating plans. All coverages or other features or enhancements described are subject to underwriting.

<sup>1</sup>In some instances, structured credit and project finance insurance policies may need to be written by an AIG foreign affiliate company.



### Personal Insurance

SELECT PRODUCT	HIGHLIGHTS	DETAILS
Business Travel Accident	<ul style="list-style-type: none"> <li>Employee coverage for domestic or international business travel that helps employers meet their "Duty of Care"</li> <li>Multinational capabilities</li> </ul>	<ul style="list-style-type: none"> <li>Emergency response assistance and coverage during medical, security or other business travel incidents domestically or international</li> </ul>
Private Client Group	<ul style="list-style-type: none"> <li>Personal risk management for high net worth/ultra-high net worth families</li> <li>Multinational and family office capabilities</li> <li>Expertise in protecting passion investments (art, yachts, collector car, etc.)</li> <li>Industry-leading loss prevention services</li> </ul>	<ul style="list-style-type: none"> <li>Core products: homeowners, personal excess liability, private collections, automobile, yacht</li> <li>Added tier of Platinum Account service for clients paying \$250K+ in annual premium</li> <li>Growth opportunity across much of the U.S., but limited capacity available in CA and FL</li> </ul>
Travel Insurance and Global Assistance	<ul style="list-style-type: none"> <li>24/7 travel medical/security assistance</li> <li>Leisure and business travel clients</li> </ul>	<ul style="list-style-type: none"> <li>Medical evacuation assistance</li> <li>Lost/stolen baggage assistance</li> <li>Security evacuation assistance</li> </ul>
Warranty & Services	<ul style="list-style-type: none"> <li>Extended warranty</li> <li>Home warranty coverage</li> <li>No additional cost (NAC) coverages</li> <li>Multinational capabilities</li> </ul>	<ul style="list-style-type: none"> <li>Extended warranty for brown, white and grey goods</li> <li>Warranty coverage for the home and connected home protection</li> <li>NAC: purchase protection, collision damage waiver (CDW), etc.</li> </ul>

To learn more or if you have any questions, please contact your local AIG representative.



## Reduce Risk and Restore Value

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure.

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