

A comprehensive and flexible platform for organizations that have unique or challenging exposures and an appetite to share in the risk.

Services include captive feasibility studies, customized fronting policies, alternative risk and financing methods, and access to captive structures including single parent, group, and protected cell facilities.

## Global Leadership



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## The AIG Advantage

### Fronting

- Develops innovative, compliant, highly customized fronting programs to manage challenging risks in collaboration with AIG's Underwriting, Credit, Legal, Claims and Actuarial teams
- Supports individual or multiple lines of business leveraging an established global footprint
- Complements fronting arrangements with risk transfer solutions

### Captive Management

- Provides feasibility studies, operational reviews, accounting, regulatory filings and in-domicile administration for captives
- Sponsors and manages protected cell captive facilities in Vermont and Bermuda allowing clients to "rent" instead of form their own captive
- Operates as a licensed manager in 12 global domiciles delivering local expertise

### Group Captives

- Focuses an in-house team of dedicated group captive professionals on member priorities and customized service
- Collaborates with intermediaries to help clients form new group captives or join an existing program
- Develops bespoke coverage and credit solutions based on a collaborative effort across AIG's Underwriting, Credit, Legal, Claims and Actuarial teams

These solutions can be deployed in conjunction with each other, or accessed as individual services based on client needs.

Together, we help clients predict, plan and navigate a complex world while achieving their risk, governance, contract certainty and duty of care objectives. Learn more: [www.aig.com/whyaig](http://www.aig.com/whyaig)

**Comprehensive  
& Flexible  
Captives  
Platform**

**Global  
Footprint  
with Local  
Knowledge**

**Deep  
In-House  
Expertise**

## Why AIG

Fronting	Captive Management	Group Captives
<p><b>ISSUE</b> A big box retailer was looking to sell extended warranties on its products.</p> <p><b>SOLUTION</b> AIG provided a fronted program for the client, leveraging AIG's global capabilities to manage insurance and transactional issues and reinsure the exposure to the client's captive.</p> <p><b>BENEFIT</b> AIG supported a customized fronted program that creates a new source of revenue for the client, with the client sharing in the underwriting risk on the program through its captive reinsurer.</p>	<p><b>ISSUE</b> A client faced significantly increased retention and premiums at renewal due to poor loss experience and market conditions.</p> <p><b>SOLUTION</b> Client retained the first \$250,000 of the risk exposure. AIG issued the policy to the client, with the first \$250,000 reinsured to the client's protected cell within AIG's sponsored cell captive facility.</p> <p><b>BENEFIT</b> The client efficiently managed its retention through a protected cell within AIG's sponsored cell captive facility and provided needed proof of insurance for the full program.</p>	<p><b>ISSUE</b> An insured with favorable loss history and a commitment to providing a safe workplace was facing a significant rate increase in the guaranteed cost market based on its industry.</p> <p><b>SOLUTION</b> The insured joined a group captive insured by AIG under a program whereby the captive reinsures the first layer of each loss.</p> <p><b>BENEFIT</b> Competitive pricing based on the loss experience of the individual insured and the potential to share in the underwriting results of the group captive.</p>
<p><b>WHY IS THIS IMPORTANT?</b> Customized and Compliant Solutions.</p>	<p><b>WHY IS THIS IMPORTANT?</b> Rent or Own Flexibility.</p>	<p><b>WHY IS THIS IMPORTANT?</b> In-House Capabilities, Resources and Expertise.</p>

## What is AIG Captive Solutions?

Our industry experts, supported by the full breadth of AIG's global capabilities, are dedicated to structuring programs that can effectively and efficiently manage risk by providing solutions designed to address:

- Increased retentions or premiums due to loss experience or market conditions
- Situations requiring evidence of insurance
- The need for more efficient access to the reinsurance markets

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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