

North America Environmental Insurance

The AIG Advantage

Product Creativity & Flexibility

Strategically positioned underwriting teams in 14 U.S. offices for optimal client support and product insights.

35+ years of proven environmental underwriting subject matter expertise.

Flexible program design, including the ability to combine industry-standard CGL coverage with added insuring agreements for pollution-related coverages and cyber liability via EAGLE.

Risk Consulting & Claims

In-house, industry-focused claims professionals help provide prompt resolutions and keep pace with loss trends.

Assistance with emergency response, crisis management and control of costs via PIER (Pollution Incident and Environmental Response)®.

Dedicated, in-house engineers with 15+ years of insurance and environmental consulting experience assist clients and underwriters with risk management program evaluation.

Global Reach

Expertise, solutions and service delivered in a globally consistent and seamless fashion through one of the largest global networks in the industry, spanning 215+ countries and jurisdictions.

What is Environmental?

Contractors Pollution Liability (CPL) coverage for third-party bodily injury, property damage or environmental damage claims resulting from pollution conditions caused by covered operations (such claims are often left uncovered by standard GL policies); limits available up to \$75M.

Trade Contractors Pollution & Professional Liability (TCP2) combines CPL and E&O coverage to address liabilities faced by construction, service, trade and artisan contractors.

EAGLE Program combines standard GL coverage with pollution-specific coverage for exposures arising from on-site premises, products or off-site premises operations.

- Cyber liability available by endorsement.
- Commercial auto and excess limits available with a primary EAGLE policy.

TankGuard® Storage Tank Liability coverage for corrective action, clean-up and third-party bodily injury and property damage claims resulting from pollution conditions from scheduled storage tank systems.

Visit www.aig.com/whyAIG-environmental for more information.

Why AIG

Challenge

Solution

Benefit

Problem Solvers

A client entered a new country and discovered they needed a locally admitted policy and local certificate of insurance for environmental liability.

With AIG's global network, we were able to place coverage locally, meeting the placement requirements of that country, including the requisite certificate.

The placement allowed the client to keep their business running without interruption and/or fines.

Creative Solutions

A large commercial contractor client pursues and bids on numerous projects as standard practice. In order to be competitive in the time-sensitive bidding process, the client requires accurate and expeditious insurance cost estimating.

AIG created a streamlined project program quoting process so that the necessary pricing and coverage requirements could be provided to the client in time for their bid submissions.

The client was more successful in the project procurement process due to AIG's direct underwriting support to help create risk management efficiencies.

Claims Expertise

A client was incurring significant fees for their use of emergency response contractors, who often charge higher fees for after-hours responses and for clients that don't have a pre-negotiated contract.

The client added AIG's PIER number to their emergency response protocols so every time a contractor was used, it was done through the PIER network of contractors.

The client reduced costs by using PIER's nationwide network of pre-screened emergency response contractors, environmental specialists and crisis management firms with pre-negotiated rates.

National Leadership



Barbara Luck
President of North America Retail Casualty



Kerry Simon
Head of North America Environmental



Michelle Dudek
Environmental Chief Underwriting Officer



George Holderied
Senior Vice President



Shirleen Laubenthal
Casualty Risk Consulting Leader



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. 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. © American International Group, Inc. All rights reserved.