

# North America Excess Casualty Insurance

## The AIG Advantage

Over five decades of underwriting umbrella and excess casualty insurance has taught us the importance of collaboration across underwriting, claims and risk consulting. We build on this collaboration to coordinate delivery of client-specific solutions and outstanding claims services, including:

Industry-specific risk consultants who work closely with underwriters to analyze both small and complex risks and craft solutions for insureds.

Market-leading policies and coverage enhancements, with the ability to customize coverage where needed.

Seasoned Excess Casualty claims professionals, 70% of whom are attorneys and who average more than two decades of experience, work side-by-side with clients in the event of a severity claim.

Our pioneering CrisisResponse® coverage, which, in the event of a casualty crisis, provides additional policy sublimits, access to leading crisis management firms and 24/7 support from our in-house claims specialists.

Seamless account integration that dovetails with AIG's foreign and domestic casualty platforms, including primary limits, attachment points and worldwide coverage.

Locally admitted policy limits available globally via AIG's Passport platform, with local claims paying ability, evidence of local limits and compliance with local premium tax.

## What is Excess Casualty?

Admitted and non-admitted excess casualty solutions and capacity for clients working with retail brokers.

Continued appetite for lead umbrella with an additional focus on mid excess and high excess placements for a broad range of accounts.

Up to \$100M of total capacity is available on an individual account basis, subject to individual account underwriting.

Classes of business: broad appetite other than pharmaceuticals, invasive medical products, residential construction, New York construction attaching below \$25M and low attaching trucking or residential real estate business.

Offices located in the U.S., Bermuda and London meet our clients' unique needs.

Visit [www.aig.com/whyAIG-excess-casualty](http://www.aig.com/whyAIG-excess-casualty) for more information.

## Why AIG

### Challenge

### Solution

### Benefit

#### Problem Solvers

A large fast food chain sought continuity of its primary casualty and umbrella programs.

Excess Casualty worked closely with AIGRM® to craft a competitive, all-AIG solution for the client's primary workers' compensation, automobile liability, general liability and umbrella.

The client benefits from seamless claims support between primary and excess casualty, as well as consistent and cohesive coverage terms and conditions across its primary and excess casualty programs.

#### Creative Solutions

A major manufacturer of technology products sought an excess program with global capabilities.

AIG proposed a comprehensive excess casualty program via its multinational Passport platform that complemented the client's existing primary and foreign casualty coverage with AIG.

Passport for Excess Casualty enabled the client to retain a seamless global program with local claims paying ability, evidence of local limits and compliance with local premium tax.

#### Claims Expertise

In a high exposure claim matter that involved very serious injuries, a co-defendant resisted fulfilling their obligation to our client with the additional insured coverage that they owed under contract.

AIG's Excess Casualty claims professionals evaluated the client's exposure and established a strategy to defend the insured if necessary, while also pursuing a coverage dispute on behalf of the client against the co-defendant, leading to the client receiving the owed additional insured coverage.

The client had the peace of mind of that they were protected under their umbrella policy while having a partner by their side supporting them to get the risk transfer it was owed, ultimately resulting in settlement with no exposure to the client.

## National Leadership



**Barbara Luck**  
Head of North America Casualty



**Michael Kirchgessner**  
Head of North America Excess Casualty



**Peter Macdonald**  
Head of North America Casualty and Workers' Compensation Claims



**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](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. © American International Group, Inc. All rights reserved.