

# New Holistic Casualty Approach for Middle Market

## Delivering More Value, Together.

Coverages within our Casualty offerings for middle market clients with \$25M-\$750M in annual revenues include workers' compensation, general liability and auto liability.

- Minimum premiums of \$100,000.
- Offering Guaranteed Cost or Loss Sensitive programs.
- Lead, mid and high-excess can be considered.
- Multinational Casualty or package offerings are available for Insureds with international exposures.
- Our Environmental products are a complimentary pairing for workers' compensation and auto liability where an Insured requires expanded pollution coverage under general liability.

Whether you partner with us for one line of business or multiple lines across the enterprise, our middle market products may include comprehensive support services.

## Our Casualty Value Proposition

### Continuity of Coverage

- Alignment and consistency on coverages by placing primary and excess layers with one carrier
- Ground-up limits, from primary through excess levels
- Seamless account integration that dovetails with AIG's foreign casualty platforms, including primary limits, attachment points and worldwide coverage






### Claims Consistency

- Single claims handler for severity claims on the primary and excess
- Dedicated units focus on high severity claims for complex, divisional and fast class, mass tort and construction defect

### Benefits of Engineering and Risk Consulting

- Training courses available in Driver and Vehicle Safety, Environmental Safety, Food Safety, Worker Safety and more — available to Insureds through online learning platforms

## Broad Appetite with 5 Focus Industries:

Industry	Examples of Preferred Classes
 <b>Food Processing &amp; Distribution</b>	Canned, frozen, and preserved foods, dried foods, baked goods
 <b>Manufacturing</b>	Textiles, paper products, furniture, apparel, shoes, non-structural metal
 <b>Retail Trade</b>	Retail stores selling clothing, paper goods, groceries without pharmacy exposure
 <b>Technology</b>	Software developers, business information services, or computer hardware companies
 <b>Wholesale Trade</b>	Textiles, paper products, furniture, apparel, shoes, non-structural metal, machinery, and equipment

Learn more: [www.aig.com/whyaig](http://www.aig.com/whyaig)

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## Why AIG

### Scenario 1

**Issue:** A communications and technology company was an existing AIG cyber/ E&O and Lexington casualty (primary general liability and excess liability) client seeking workers' compensation and auto liability coverage.

**Solution:** AIG delivered a holistic solution to the client by writing the new workers' compensation and auto liability coverages, along with providing additional capacity on the Cyber and Lexington renewals.

**Benefit:** The client benefitted from AIG's Safety and Analytics services along with working with a single insurance carrier on multiple lines of business.

### Scenario 2

**Issue:** An existing AIG Foreign Casualty client in the Energy industry wanted to place its Casualty program with a single insurance carrier, but its incumbent did not offer pollution coverage.

**Solution:** AIG provided a holistic Casualty solution for the client via quotes across product lines, which included EAGLE general liability, pollution and excess liability as well as workers' compensation and auto liability.

**Benefit:** The client benefitted from proactive, unified outreach by AIG Loss Control and Underwriting to quickly assess the risk, resulting in a holistic AIG Casualty solution that included pollution coverage.

## Casualty

### Primary Casualty

- Web-based e-learning platforms containing worker safety, fleet safety, compliance and more topics for various industries
- One-call nurse triage service through ProductivityEdge® provides appropriate injury treatments and curbs unnecessary ER or doctor visits
- Risk consultants provide guidance and develop effective safety and risk management solutions with insureds

### Excess Casualty

- Access to top crisis management firms and 24/7 support from in-house claims specialists through CrisisResponse®
- Innovative litigation management tactics, including mock trials and shadow juries

### Environmental

- Assistance with emergency response, crisis management and cost control through our PIER (Pollution Incident and Environmental Response)® value-added program

### Foreign Casualty

- 24/7, global phone access to our medical, travel and security assistance services
- Single point of contact for all claims and/or claims handling issues
- Optimization of global policy program management with real-time account data and analytics available 24/7 through our client portal
- Service-rich packages, global policies or controlled master program options available through AIG's Passport platform

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, 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](https://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](https://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](https://www.linkedin.com/company/aig)

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