

# AIG Private and Non-Profit Directors and Officers Liability



## Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG:

- Connecting you with world-class Private and Non-Profit (PNP) Directors and Officers leadership
- Highlighting AIG PNP's key areas of differentiated value
- Providing examples of AIG's PNP advantages working for brokers and clients
- Showcasing why AIG is an industry leading Financial Lines insurer

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## The AIG Advantage

### Market Leader

- Draws on 40+ years of industry knowledge, resources, and data to offer innovative management liability solutions
- Engages AIG's financial strength, specialized underwriting, and integrated claims model to tailor solutions to clients' industry, company size, and endorsement needs
- Provides holistic multinational capabilities with rapid turnaround in 215+ countries and jurisdictions to help protect clients wherever they operate

#### WHY IS THIS IMPORTANT?

Experience and expertise enable AIG to provide private and non-profit clients tailored risk management programs.

### Specialized Underwriting

- Provides bespoke, client-specific, sustainable coverage solutions via AIG's vast industry experience
- Enables AIG to write customized policies for clients of any size across multiple industry sectors with a renewed focus for smaller private companies
- Deploys a team of 50+ underwriters in 14 U.S. cities who focus on providing best-in-class service to brokers and clients

#### WHY IS THIS IMPORTANT?

Market responsiveness, appetite, and sustainable growth focus enable AIG to provide customized solutions to clients regardless of size, industry, or locale.

### Exceptional Claims Support

- Utilizes an integrated claims model combining underwriting and claims expertise to provide clients with exceptional service and a smooth, collaborative claims process
- Leverages claims expertise and a national network of panel firms to help clients achieve best possible outcomes in the most efficient manner
- Enables AIG's claims professionals to make decisions in a timely manner when response time matters most

#### WHY IS THIS IMPORTANT?

Exceptional, responsive claims service underscores AIG's commitment to strong, long-term broker partner and client relationships.

**40+ years'  
industry  
leadership**

**200+  
responsive  
claims  
professionals**

**215+ country  
& jurisdiction  
capabilities**

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

# AIG Private and Non-Profit Directors and Officers Liability



## Why AIG

### Market Leader

#### ISSUE

A global non-profit organization sought broad management liability coverage from a carrier with multinational capabilities.

#### SOLUTION

With its deep industry expertise and one of the largest global networks, AIG was able to quickly quote coverage based on the client's unique exposures and coverage needs, including for its overseas risks.

#### BENEFIT

The new client enhanced its risk protection with appropriate coverage and broad global risk management capabilities.

#### WHY IS THIS IMPORTANT?

AIG's knowledge and experience enables clients to get the tailored risk protections they need wherever they operate.

### Broad Appetite

#### ISSUE

When a fitness industry company was declined coverage by its incumbent carrier, the client's broker requested a proposal from AIG.

#### SOLUTION

Despite a difficult insurance purchasing environment for fitness companies, AIG was able to differentiate the client's risk profile to tailor a sustainable, specific coverage solution.

#### BENEFIT

With new coverages in place, the client was ready to embark upon resuming its business as soon as feasible, and AIG and the broker partner enhanced their relationship.

#### WHY IS THIS IMPORTANT?

AIG manages growth prudently while still providing clients tailored risk solutions.

### Exceptional Claims Support

#### ISSUE

An early investor in a start-up company filed suit against its former CEO for fraud and breach of fiduciary duty due to alleged gross mismanagement. Based on the allegations, the company refused to indemnify its former CEO.

#### SOLUTION

The company's primary D&O policy would not cover the claim, as the plaintiff was a board member and qualified as an insured under the policy, triggering the Insured vs. Insured exclusion. AIG covered the claim under the client's Side-A policy based on the form's DIC feature.

#### BENEFIT

The client was ultimately covered for the multi-million dollar claim.

#### WHY IS THIS IMPORTANT?

AIG's claims and underwriting teams work cohesively to evaluate and update coverage forms to meet clients' current and emerging exposures.

## What is AIG Private and Non-Profit Directors and Officers Liability ?

- Bespoke management liability insurance solutions address the risks facing directors and officers of U.S.-based private and non-profit organizations.
- Available coverages include D&O Liability including Side-A Liability, Employment Practices Liability, Fiduciary Liability, Crime and Fidelity, and Kidnap, Ransom & Extortion.
- Broad appetite for financially stable companies that value a long-term carrier partnership with sustainable capacity and an integrated claims model.
- Bermuda-based placements for all Financial Lines products available on an excess coverage basis.

For more information on products and appetite, visit [www.aig.com/whyAIG-management-liability](http://www.aig.com/whyAIG-management-liability).

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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