

DIRECTORS & OFFICERS (D&O)

Offering

- Customized coverage protection for directors and officers of public or private companies, non-profit organizations or financial institutions against risks faced in executing their management responsibilities due to increased regulatory scrutiny, public demands for individual accountability, more frequent shareholder litigation, rising defense and settlement costs, expanding bankruptcy exposure and more
- Side-A capacity available on a primary basis or complementing AIG's presence on primary and excess entity-based programs
- Bermuda-based placements for all Financial Lines products are available on an excess coverage basis



Appetite

- Financially stable companies that value a long-term carrier partnership with sustainable capacity amid an escalating claim backdrop

CLASS	FOCUS AREAS	NON-PREFERRED RISKS
Public Companies	<ul style="list-style-type: none"> • <\$1B in revenue: expanding excess placements at or above \$20M attachment point • >\$1B in revenue: expanding excess placements at or above \$25M attachment point • Primary and additional excess coverage available with the proper pricing, retention and limits • Expanding fiduciary, fidelity, cyber and kidnap and ransom lines of coverage in addition to D&O 	<ul style="list-style-type: none"> • Initial public offerings (at current market pricing)
Private Companies	<ul style="list-style-type: none"> • Excess coverage or package policies with D&O, employment practices, fiduciary, fidelity and kidnap and ransom on one policy form • Primary and additional excess coverage available with the proper pricing, retention and limits 	<ul style="list-style-type: none"> • Privately held startup companies valued > \$1B
Non-Profit Organizations	<ul style="list-style-type: none"> • Preference for 501 (c)3 based non-profits • Excess coverage or package policies with D&O, employment practices, fiduciary, fidelity and kidnap and ransom on one policy form • Primary and additional excess coverage available with the proper pricing, retention and limits 	
Financial Institutions	<ul style="list-style-type: none"> • Preference for real estate companies; insurance companies and insurance agents; private depository institutions; asset management D&O 	<ul style="list-style-type: none"> • Cryptocurrency • Lending

AIG Market Differentiators



Product Innovation

- History of customizing manuscripted policies or coverages for specific insureds
- Continuous attention is given to trends and developments to develop expanded coverages, such as: pre-claim inquiry for insured persons; optional enforcement body investigation coverage for entity when related to a securities claim; Side-A Match Endorsement (SAME)[®]
- Unique partnership between claims and underwriting ensures coverage is continuously updated to address today's emerging exposures of entities and individuals



Multinational

- Committed to delivering multinational expertise, solutions and service to clients in a globally consistent and seamless fashion through one of the largest global networks in the industry, spanning 215+ countries and jurisdictions; 14,000 in force underlyer policies



Claims

- Experienced claims team comprised of 200 professionals handling over 25,000 claims annually
- Financial Lines pays over \$1.5B in claims each year
- Clients have the ability to select defense counsel from an exclusive group of the nation's premier law firms that have met extremely high standards of performance and are specialists in their field

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, 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 and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure. 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.