AIG Environmental Liability

The AIG Advantage

Product Creativity, Flexibility & Expertise
- Enables creative program designs, such as Trade Contractors Pollution and Professional Liability (TCP2) and EAGLE
- Helps clients meet contractual requirements through program flexibility, such as multi-year Contractors Pollution Liability project policies, and coverage for multinational projects
- Provides proven understanding of clients’ environmental-specific risk management needs, supported by creative underwriting teams with 35+ years’ experience in 14 U.S. offices

Dedicated Risk Consulting & Claims
- Supports clients and underwriters with risk management program evaluations by in-house engineers who each average 15+ years’ experience of insurance and environmental consulting
- Assists with 24/7 emergency response, crisis management, and cost control via PIER (Pollution Incident and Environmental Response)®
- Assigns in-house, industry-focused claims professionals to provide dedicated, expert guidance and prompt resolution

Global Reach
- Provides flexible, tailored solutions for businesses of all sizes with exposures around the world
- Enables clients to meet local compliance requirements including limits and requisite certificates of insurance
- Delivers swift, efficient service consistently through one of the largest global networks in the industry, spanning 215+ countries and jurisdictions

WHY IS THIS IMPORTANT?
Subject matter expertise enables creative, flexible coverage solutions.

WHY IS THIS IMPORTANT?
In-house expertise provides insights on managing risk and emergency assistance when our clients need us most.

WHY IS THIS IMPORTANT?
Provides clients with coverage and risk engineering globally.

For more information, visit: www.aig.com/whyAIG-environmental

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**AIG Environmental Liability**

**Why AIG**

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<thead>
<tr>
<th>Creative Solutions</th>
<th>Claims Responsiveness</th>
<th>Global Reach</th>
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</thead>
<tbody>
<tr>
<td><strong>ISSUE</strong></td>
<td>A client had a fire at a paint facility. While extinguishing the fire, water run-off endangered the surrounding area.</td>
<td><strong>ISSUE</strong></td>
</tr>
<tr>
<td><strong>SOLUTION</strong></td>
<td>The client called first responders and AIG’s PIER Hotline, allowing them to work with local resources to ensure contamination did not spread. The site was quickly remediated, preventing potential contamination of a local waterway.</td>
<td><strong>SOLUTION</strong></td>
</tr>
<tr>
<td><strong>BENEFIT</strong></td>
<td>The rapid response, prevention, and mitigation measures helped reduce the overall cost of the claim. The client’s rapid response and risk protocol – including PIER – protected the waterway and the client’s reputation as a socially responsible community member.</td>
<td><strong>BENEFIT</strong></td>
</tr>
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<td><strong>WHY IS THIS IMPORTANT?</strong></td>
<td>Helps clients respond to emergencies and preserve community standing.</td>
<td><strong>WHY IS THIS IMPORTANT?</strong></td>
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**What is AIG Environmental Liability?**

**Contractors Pollution Liability (CPL)** coverage for third-party bodily injury, property damage or environmental damage claims resulting from pollution conditions caused by covered operations (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.

**Environmental and General Liability Exposures (EAGLE) Program** combines standard GL coverage with pollution-specific coverage for exposures arising from on-site premises, products, or off-site premises operations.

- Commercial auto and excess policies available.
- Cyber liability available by endorsement.

**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.

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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.

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