

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

- Connecting you with world-class Excess Casualty leadership
- Highlighting AIG’s key areas of differentiated value
- Providing examples of AIG’s advantages working for brokers and clients
- Showcasing why we have an industry leading Excess Casualty position in the marketplace

North America Leadership



Michael Kirchgessner
Head of Excess Casualty
michael.kirchgessner@aig.com
312.930.5387



Muffadal Lokhandwala
Head of National and Corporate Accounts, East
muffadal.lokhandwala@aig.com
212.458.4173



Ryan Morris
Head of National and Corporate Accounts, West
ryan.morris@aig.com
773.230.2243



Dan Morris
Head of Small Business Accounts
dan.morris@aig.com
908.679.3593



Ross Goldstein
Head of Liability Claims
ross.goldstein@aig.com
212.458.2883

The AIG Advantage

Stable Partner Focused on Growth

- Articulates a clear risk appetite drawing on financial strength, decades of experience, and reliability as a partner to clients and brokers
- Focuses on sustainable growth through a broad appetite across lead umbrella, mid excess, and high excess placements
- Pairs coverage seamlessly with other business lines, providing clients and brokers a holistic approach to managing domestic and foreign liability risk

WHY IS THIS IMPORTANT?

Financial strength, expansive appetite, and reliability help enable sustainable growth and holistic client solutions.

Creativity, Collaboration & Foresight

- Provides teamwork and technical foresight to customize stable, seamlessly integrated solutions that can dovetail with AIG’s foreign and domestic casualty platforms
- Uses data and claims intelligence to help clients make well-informed risk management decisions around current and emerging risks
- Provides in-house risk experts who work hands-on with clients to identify industry-specific risk mitigation strategies and develop action plans to reduce risks

WHY IS THIS IMPORTANT?

Works with clients and brokers to formulate sustainable coverage programs based on industry insights and claims data to mitigate risk.

Multi-faceted Claims Expertise

- Utilizes AIG’s excess severity claims experts and innovative litigation management strategies, including mock trials and shadow juries, to help achieve the best possible outcomes for clients
- Provides access to elite defense attorneys at negotiated rates for nationwide legal support to help implement solutions that reflect local nuances and regulations

WHY IS THIS IMPORTANT?

Partnership and expertise enable favorable claims outcomes for clients.

Stable industry pioneer

Focused on growth

Client-specific solutions

For more information, visit: www.aig.com/whyaig

Why AIG

Appetite for Growth	Creative Solutions	Claims Expertise
<p>CHALLENGE A client subsidiary was being divested to a private equity firm. Due to contractual requirements, the client needed to secure a \$200M excess tower within two weeks.</p> <p>SOLUTION AIG quickly analyzed risk and used its global capacity to fill mid and high excess layers in support of the client's contractual needs.</p> <p>BENEFIT AIG's clearly articulated risk appetite, significant capacity, and underwriting expertise expedited the process, helping the client meet its close date.</p>	<p>CHALLENGE A global manufacturer of technology products sought to maintain its lead umbrella capacity to meet its local coverage requirements in the countries in which it operates.</p> <p>SOLUTION AIG Excess Casualty provided a broad solution drawing on local placements, supporting AIG Foreign Casualty to create a global \$25M lead umbrella solution.</p> <p>BENEFIT The client met its local coverage requirements while maintaining a seamless global program.</p>	<p>CHALLENGE A co-defendant resisted fulfilling their obligation to our client with the additional insured coverage owed under the contract.</p> <p>SOLUTION Our claims professionals evaluated the client's exposure and established a strategy to defend the insured if necessary, while also pursuing a coverage resolution on behalf of the client.</p> <p>BENEFIT The client had the confidence that their policy would respond if necessary, while AIG's claims experts were successful in negotiating a settlement with the co-defendant and no exposure to the client.</p>
<p>WHY IS THIS IMPORTANT? Our appetite for growth supported a customized solution for a new venture.</p>	<p>WHY IS THIS IMPORTANT? AIG's holistic approach and teamwork enabled global compliance.</p>	<p>WHY IS THIS IMPORTANT? AIG Claims' guidance and support provided the client with peace of mind.</p>

What is AIG Excess Casualty?

- Admitted and non-admitted excess casualty solutions and capacity.
- Broad appetite and growth mindset for lead umbrella, mid excess and high excess placements for a wide range of accounts.
- Seamless integration with AIG's domestic and foreign casualty platforms, including local policy and compliance coordination via AIG Passport.
- Creative solutions for complex risks along with forms and strategies to support small businesses and corporate accounts.
- Up to \$75 million of total capacity available on an individual account basis, subject to individual account underwriting.

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.

© American International Group, Inc. All rights reserved.