

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

- Connecting you with world-class Financial Institutions leadership and experts
- Highlighting AIG Financial Institutions' key areas of differentiated value
- Providing examples of AIG Financial Institutions' advantages working for brokers and clients
- Showcasing why AIG is an industry leading Financial Lines insurer

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## The AIG Advantage

### Experience and Reliability

- Provides the support of dedicated, long-tenured underwriting and claims teams with proven expertise around the nuances of each financial institutions product
- Develops flexible, sustainable solutions to help clients endure market fluctuations and periods of instability
- Continues to set the standard in a fast-evolving industry

#### WHY IS THIS IMPORTANT?

Stability, responsiveness, and sustainable solutions underscore AIG's commitment to financial institutions.

### Specialized Underwriting

- Dedicates a team of underwriting experts who focus on delivering solutions tailored to needs of each financial institution
- Integrates dedicated cyber practice leveraging AIG's 20+ years of cyber expertise
- Delivers holistic solutions across management, professional, and cyber liability customized to clients' emerging risks

#### WHY IS THIS IMPORTANT?

Expertise and insights help ensure clients' programs holistically address current and emerging risks.

### Industry Claims Expertise

- Provides specialized, in-house claims professionals dedicated to financial institutions to handle complex claims
- Offers direct access to AIG claims professionals from pre-policy inception through claims resolution
- Leverages decades of claims and underwriting insights to help clients understand trends to address traditional and emerging risks

#### WHY IS THIS IMPORTANT?

AIG's in-house claims experts deliver creative and efficient resolutions for clients' claims.

**Financial institutions experts**

**Specialized coverage solutions**

**Dedicated claims expertise**

## Why AIG

Specialized Underwriting	Risk Control and Consulting	Claims Expertise
<p><b>ISSUE:</b> A recent transaction created coverage deficiencies in the program of an insurance company client.</p> <p><b>SOLUTION:</b> AIG revised coverage terms and conditions to address coverage needs created by the transaction.</p> <p><b>BENEFIT:</b> The insured maintained comprehensive coverage mid-policy term.</p>	<p><b>ISSUE:</b> A bank sought a combined cyber and fidelity solution for simplified coordination of coverage and claims handling.</p> <p><b>SOLUTION:</b> AIG's team of specialized underwriters provided combined cyber liability and fidelity coverage package solution.</p> <p><b>BENEFIT:</b> AIG's integrated financial institutions team provided the client with a customized solution to meet their specific needs.</p>	<p><b>ISSUE:</b> After an AIG insured's client opted to settle its obligation surrounding a complex regulatory lawsuit, our insured continued to face ongoing legal liability and a regulatory investigation.</p> <p><b>SOLUTION:</b> In collaborating with the client and utilizing AIG's deep financial institutions claims expertise, AIG's claims team partnered closely with outside defense counsel to successfully litigate the case.</p> <p><b>BENEFIT:</b> By prevailing at trial, the client avoided regulatory fines and penalties, upheld existing policy language, and protected its reputation.</p>
<p><b>WHY IS THIS IMPORTANT?</b> AIG's understanding of financial institution risks helps address clients' evolving management liability risks.</p>	<p><b>WHY IS THIS IMPORTANT?</b> AIG specialized underwriting ensures we can provide the right solutions to client risks.</p>	<p><b>WHY IS THIS IMPORTANT?</b> AIG's deep understanding of financial institutions' risks helps ensure claims are addressed strategically and efficiently.</p>

## What is AIG Financial Institutions?

Financial institutions—like banks and other lending entities—need a variety of protections for their assets and employees. This is especially true of banks doing business overseas. Insurance companies like AIG that have different policies for political risk, directors and officers, management liability, and cyber security, can create flexible, comprehensive policies to address the types of exposures different institutions may face.

Financial institutions have risks that are both internal and external—everything from an unforeseen political event to litigation initiated by a current or former employee. As with other types of companies, financial institutions can also suffer errors and omissions, physical damage, fraud, and online security breaches. Financial Institution Insurance policies can cover all of the above and more. Integrated D&O, EPL, Fidelity, Fiduciary, E&O, and Cyber Liability programs tailored to each client's needs.

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

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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.

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