

AIG A&H Corporate Markets



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

- Connecting you with world-class Accident & Health (A&H) Corporate Markets leadership
- Highlighting AIG A&H Corporate Markets' key areas of differentiated value
- Providing examples of AIG A&H Corporate Markets' advantages working for brokers and clients
- Showcasing why we have an industry leading A&H Corporate Market position in the marketplace

North America Leadership



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The AIG Advantage

Unique Market Partner

- Brings 50 years of A&H experience as a sustainable broker partner with a broad appetite, market leading accident product, expertise, resources, and data
- Creates unique solutions tailored to our clients' risks — security issues, medical emergencies, travel inconveniences and more
- Provides our clients unity of service - 24/7 travel emergency capabilities for medical, security and travel assistance embedded with the insurance benefits

WHY IS THIS IMPORTANT?

Vast expertise and unique solutions help clients cover employees through an easily administered A&H program.

Technology and Multinational

- Provides a single point of contact for covered employees through AIG's wholly owned AIG Travel, with access to its website and mobile app providing traveler resources before and during travel
- Helps clients extend multinational coverage through responsive master policies with limits that are available when local policy limits are exhausted
- Provides a flexible yet centralized program delivering global control, consistency and efficiency to help clients to work across borders seamlessly

WHY IS THIS IMPORTANT?

Global reach and service platform enables a more seamless and efficient program to help protect clients' employees worldwide.

Claims Capabilities

- Employs a team of specialized in-house claims professionals with decades of A&H experience
- Provides unparalleled experience, knowledge and expertise for a holistic claims approach
- Enables a simplified approach to client claims management via AIG Travel Assistance especially for multiple lines of coverage, e.g., Foreign Casualty, KR&E, A&H, etc.

WHY IS THIS IMPORTANT?

Decades of experience and powerful client resources enable AIG to streamline the customer experience — especially when they need us most.

**Serves
clients in 215+
countries and
jurisdictions**

**Global insights
and support
through
technology**

**24/7
global
assistance**

Learn more: www.aig.com/whyaig

Why AIG

Unique Market Partner	Technology and Multinational	Claims Capabilities
<p>ISSUE: On an overseas business trip, a covered employee scratched her leg and sought local medical treatment after it became infected. When her condition did not improve, she contacted AIG Travel service center for assistance.</p> <p>SOLUTION: AIG Travel evacuated the employee for emergency hospital care, and flew the employee home with a family member after recovering.</p> <p>BENEFIT: The employee received swift, lifesaving medical care and services coordinated by AIG Travel.</p>	<p>ISSUE: A foreign national became ill on a U.S. business trip. Using his AIG Travel mobile app he arranged emergency treatment, including in-patient hospital stay and a spousal bedside visit.</p> <p>SOLUTION: The employee received the proper care and extended benefits through the client's local and master policies.</p> <p>BENEFIT: The employee received valuable health benefits beyond local policy coverages when the master policy was triggered, and all covered items were paid and/or reimbursed in accordance with each policy's terms and conditions.</p>	<p>ISSUE: An explosion in Asia resulted in casualties and injuries to employees of an AIG client.</p> <p>SOLUTION: Within 24 hours, AIG Travel dispatched a crisis management team of medical, security and operations staff. The team coordinated emergency treatment for the injured, coordinated repatriation and cremation for the clients who perished, and ensured the safe return of all clients and their family members and provided bereavement counseling.</p> <p>BENEFIT: Clients and their families received swift support from AIG, and had their claims payments* presented to them on the ride home from the airport.</p> <p><i>(*) Claims payments may take longer to issue.</i></p>
<p>WHY IS THIS IMPORTANT? AIG A&H helps clients satisfy duty of care obligations to its employees.</p>	<p>WHY IS THIS IMPORTANT? AIG's technology platform enables efficient delivery of global benefits.</p>	<p>WHY IS THIS IMPORTANT? AIG quickly responds to client emergencies with a holistic approach including AIG Travel and our in-house claims team.</p>

What is A&H Corporate Markets?

AIG's A&H Corporate Markets provides insurance solutions for employee/employer groups; it is accident insurance that helps employers demonstrate and reinforce their commitment to the safety and well-being of their employees by helping to meet their "duty-of-care" obligations.

Offers proactive and integrated technology solutions such as end-to-end travel risk management.

Includes 24/7 access to the AIG Travel Assistance website and mobile app that provides traveling employees with emergency contacts, travel risk training, important travel security and health information, and country/city guides available any time.

Offers multinational coverage; AIG is among a select group of carriers with the ability to structure a BTA Controlled Master Program that includes local policies in countries where required by regulation, and where many clients have exposure. AIG utilizes its global coverage network in 215+ countries and jurisdictions to deliver multinational capabilities.

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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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AIG A&H Specialty Markets



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

- Connecting you with world-class Accident & Health (A&H) Specialty Markets leadership
- Highlighting AIG A&H Specialty Markets' key areas of differentiated value
- Providing examples of AIG A&H Specialty Markets' advantages working for brokers and clients
- Showcasing why we have an industry leading A&H Specialty Markets position in the marketplace

North America Leadership



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The AIG Advantage

Unique Market Partner

- Draws on 50+ years of pioneering A&H experience to underwrite traditional and non-traditional client accounts
- Leverages a stable market presence and significant capacity to design responsive forward-thinking solutions to address clients' new and emerging risks in the A&H space
- Provides our clients unity of service - 24/7 travel emergency capabilities for medical, security and travel assistance embedded with the insurance benefits

WHY IS THIS IMPORTANT?

Vast expertise and unique solutions help clients cover members through an easily administered A&H program.

Innovative Solutions

- Integrates a wealth of historical knowledge and expertise — data and analysis, policy language, and regulatory compliance — to write high-quality policies with durable lifecycles
- Employs seasoned, dedicated underwriters to provide coverages that address clients' traditional and unique hard-to-place risks
- Provides innovative solutions for a breadth of clients including K-12 schools, higher education, amateur sports, camps, entertainment, civic, charitable, and faith-based organizations

WHY IS THIS IMPORTANT?

Subject matter expertise enables creative, flexible coverage solutions.

Holistic Platform

- Coordinates across underwriting, claims, and global travel assistance (AIG Travel, a member of American International Group, Inc.) supporting a holistic global solution
- Offers clients access to 24/7 global service centers for medical assistance, security assistance, worldwide information, concierge services and more
- Employs dedicated customer service and claims professionals to handle clients' simple and complex claims

WHY IS THIS IMPORTANT?

Holistic approach simplifies the insurance process and helps support clients worldwide.

**Industry
pioneer**

**Stable,
committed
A&H market
presence**

**24/7
global
assistance**

Learn more: www.aig.com/specialty

Why AIG

Unique Market Partner	Innovative Solutions	Holistic Platform
<p>ISSUE A broker was attempting to develop an A&H solution for their clients across the U.S. who participate in apprentice programs for skilled trades, e.g., electricians, welders, and plumbers.</p> <p>SOLUTION AIG's A&H team created a program responsive to the unique needs of these skilled trades, while meeting each state's compliance requirements.</p> <p>BENEFIT The trades can now provide student-apprentices with accident coverage nationwide through AIG's A&H solution.</p>	<p>ISSUE A youth sports league was looking for insurance coverage to help minimize risk and help promote the safety of its players.</p> <p>SOLUTION AIG was able to provide appropriate coverages across the U.S., and worked with the organization on its safety program, which provided for and implemented local league player safety plans.</p> <p>BENEFIT The client's program helped it improve safety for the players while incurring fewer losses. In addition, the client's program has helped assuage parental concerns for their children's safety for 15+ years.</p>	<p>ISSUE A K-12 prep school was struggling to find a true, global A&H solution that would meet the school's specific local and travel needs.</p> <p>SOLUTION AIG provided an integrated solution that included base and catastrophic accident coverage (students and athletes) as well as specific coverages to meet the school's needs when short-term student trips were taken outside the U.S.</p> <p>BENEFIT The school's students and staff were covered by A&H benefits in the U.S. and abroad.</p>
<p>WHY IS THIS IMPORTANT? Expertise and understanding of the marketplace enables AIG to tailor programs to meet clients' unique needs.</p>	<p>WHY IS THIS IMPORTANT? AIG creates unique A&H programs to address client needs.</p>	<p>WHY IS THIS IMPORTANT? AIG's holistic approach and global reach provides seamless and efficient programs.</p>

What is A&H Specialty Markets?

Providing coverage for members of organizations participating in policyholder sponsored and supervised activities or traveling abroad.

Coverage extends to include travel to/from sponsored activities that can help fill gaps in medical plans when traveling internationally.

24/7 Travel Assistance, including: medical assistance, security assistance, worldwide information, concierge services and identity theft assistance (where available).

Accident insurance can complement an organization's general liability policy by filling in gaps that may exist, and/or by offering broader limits.

For costs and complete details of coverage, contact Nicole Pitney at nicole.pitney@aig.com.

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

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

Leadership



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The AIG Advantage

Customized Solutions

- Addresses aerospace clients' complex coverage needs through deep industry experience and the ability to deliver creative, flexible solutions
- Coordinates dedicated team of 80+ underwriters located in key hubs across the U.S. to deliver a full suite of aerospace products to clients, from small aircraft operators to major airline manufacturers
- Deploys capacity on primary, excess, and quota share basis

WHY IS THIS IMPORTANT?

AIG Aerospace delivers customized solutions to meet client specific needs.

Claims Expertise

- Once coverage, ownership & financial interest in the aircraft is confirmed, the **AIG Claims Promise** works to provide immediate working funds of 50% of AIG's share of the agreed amounts within 7 days
- Embeds claims professionals in client relationships to help guide clients through each step should a loss occur
- Provides clients global, 24/7 hotline access to dedicated claims professionals and expert attorneys

WHY IS THIS IMPORTANT?

AIG Aerospace Claims supports client efforts to return to business as soon as possible after an event.

Global Capabilities

- Supports clients with one of the largest global networks in the industry, spanning 215+ countries and jurisdictions
- Delivers aerospace solutions around the globe in support of master control programs as well as locally compliant policies
- Seamlessly integrates with complementary AIG domestic and multinational insurance solutions

WHY IS THIS IMPORTANT?

AIG Aerospace supports client needs around the world.

Specialized Underwriting

AIG Claims Promise

Dedicated 24/7 aviation claims hotline

Learn more: www.aig.com/whyaig

Why AIG

Customized Solutions	Claims Expertise	Global Capabilities
<p>ISSUE A fixed based operator sought competition to its alternative risk purchasing program, without sacrificing key coverages or incurring increased premiums.</p> <p>SOLUTION AIG Aerospace provided a customized policy matching existing coverages with retention options to further increase savings based on the client's claims profile.</p> <p>BENEFIT The client maintained existing coverages while reducing the total cost of risk provided by our unique program structure.</p> <p>WHY IS THIS IMPORTANT? AIG Aerospace's underwriting expertise helps clients with customized coverages and creative options.</p>	<p>ISSUE A client was traveling from the U.S. to Central America when their plane lost power and crashed. The U.S. passenger was detained by Guatemalan authorities.</p> <p>SOLUTION After accessing our 24/7 hotline, AIG Aerospace claims adjuster promptly responded to the Guatemalan authorities' request for required information.</p> <p>BENEFIT AIG Aerospace's rapid response enabled the release of the client and their plane, avoiding legal action in Guatemala.</p> <p>WHY IS THIS IMPORTANT? AIG Aerospace claims professionals respond to clients needs quickly, wherever they may travel.</p>	<p>ISSUE A multinational manufacturer was expanding operations in Latin America and Asia Pacific that required locally compliant policies that its incumbent carrier could not offer.</p> <p>SOLUTION AIG Aerospace delivered a multinational program, anchored by a U.S. master policy and supported by locally placed in-country policies.</p> <p>BENEFIT AIG Aerospace's global capabilities enabled the manufacturer to expand its business into new regions.</p> <p>WHY IS THIS IMPORTANT? AIG Aerospace has the products and global network to support a client's existing operations and plans for future expansion.</p>

What is AIG Aerospace?

- Innovative aerospace insurance provider for 70+ years offering a variety of aviation insurance solutions.
- Up to 15% of \$2.5B limit of liability available on airline risks in a leading or following position.
- General Aviation hull and liability coverage up to \$100M in agreed hull value and \$750M in liability limits for owners, operators, and aircraft management companies, including owned/non-owned light aircraft and UAV's.
- Aviation liability coverage for aviation product manufacturers, airports, and airport service providers.

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AIG Risk Management (AIGRM®)



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

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

North America Leadership



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The AIG Advantage

Customized Program Solutions

- Provides a broad casualty appetite supported by underwriters who specialize in complex casualty programs
- Enables flexible collateral forms to meet clients' liquidity and capital needs including structured transition programs for smooth onboarding to AIGRM
- Pairs coverage seamlessly with other primary and excess insurance solutions providing clients a holistic approach to managing domestic and foreign liability risk

WHY IS THIS IMPORTANT?

AIGRM's flexible program solutions provide balance sheet protection while also optimizing each client's cashflow and credit objectives.

Advanced Risk Consulting & Analytics

- Helps clients reduce risk by listening to their priorities, responding with sophisticated analyses, such as virtual benchmarking, and interpreting findings into actionable insights
- Delivers specialized risk management advice and services through a dedicated in-house team of former corporate risk managers and safety leaders with expertise in employee, fleet, and customer safety
- Develops solutions supplemented by insights from industry experts who are established providers of proven, effective safety technology

WHY IS THIS IMPORTANT?

Provides clients with industry expertise, tools, guidance, insights, and services to help manage and reduce total cost of risk.

Claims Account Management

- Offers bundled or unbundled claims options
- When bundled, provides client advocacy through a dedicated claims account manager, TPA oversight team, and claims service manager
- Assists clients with complex claims issues and resources for resolution through AIG's severity claims experts, innovative litigation management strategies, and access to elite defense attorneys at negotiated rates for nationwide support

WHY IS THIS IMPORTANT?

Clients have flexibility in claims handling, supported by AIG's claims expertise, services, and network.

**Customized
casualty
programs**

**Client-specific
loss control
solutions**

**Flexible
claims
management**

Learn more: www.aig.com/whyaig

Why AIG

Customized Program Solutions	Advanced Risk Consulting & Analytics	Claims Account Management
<p>ISSUE</p> <p>A multinational company faced challenges with coordination of foreign and domestic primary limits and excess attachment points with various carriers.</p> <p>SOLUTION</p> <p>AIG coordinated a program consisting of AIGRM primary casualty, excess lead umbrella, and foreign casualty policies, providing consistency of coverage, limits, and claims handling. AIG's integrated solution consisted of a multi-year rate commitment and a multi-year transition collateral structure.</p> <p>BENEFIT</p> <p>The client experienced an easy transition and global coverage certainty through coordinated global limits, holistic program design, and a collateral transition plan that fit their unique needs.</p>	<p>ISSUE</p> <p>A client with rapid expansion and employee turnover suspected its worker injury and auto loss costs were significantly higher than average for its industry.</p> <p>SOLUTION</p> <p>AIGRM's Risk Consulting & Analytics team reviewed safety data with the client and broker to develop a two-year action plan to measure leading and lagging indicators and track initiatives designed to mitigate key loss drivers, including: ladder safety, ergonomic best practices, new employee training, return to work, leadership training, telematics, and fleet safety.</p> <p>BENEFIT</p> <p>The client's loss costs in both auto and workers' compensation were reduced by more than 15% over the two years.</p>	<p>ISSUE</p> <p>A client sought flexibility in choosing an unbundled claims approach based on lines of business.</p> <p>SOLUTION</p> <p>AIGRM offered the client flexibility by accommodating their long-standing unbundled WC TPA relationship and supporting their decision to bundle their auto and general/product liability claims handling with AIG.</p> <p>BENEFIT</p> <p>The client was able to maintain consistency on the WC program and take advantage of AIG's claims expertise and familiarity in handling complex general/product liability and auto claims.</p>
<p>WHY IS THIS IMPORTANT?</p> <p>Customized program structures meet clients' unique needs.</p>	<p>WHY IS THIS IMPORTANT?</p> <p>Dedicated expertise and customized resources help clients reduce risk.</p>	<p>WHY IS THIS IMPORTANT?</p> <p>Flexibility in claims handling provides consistency and expertise.</p>

What is AIGRM?

- Customized workers' compensation, auto liability, and general liability/products liability program structures for sophisticated organizations that retain portions of their risk via deductibles, self-insured retentions (\$250K and higher), captives, and retrospective programs, as well as the ability to utilize large guaranteed cost programs (\$2M or more in guaranteed cost programs).
- Alternative risk structures include captives, closeouts, retrospective loss portfolio transfers, or structured finance solutions.
- Expertise in creative and flexible solutions around complex risks, spanning a variety of industries, including but not limited to bankruptcy opportunities.
- Coordinated integration into AIG's umbrella/excess and foreign casualty platforms, including primary limits, attachment points, and worldwide coverage.

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Lexington Architects & Engineers (A&E) Professional Liability

LEXINGTON
INSURANCE
An AIG company

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- Connecting brokers with world-class Lexington A&E leadership
- Highlighting Lexington A&E's key areas of differentiated value
- Providing examples of Lexington A&E's advantages working for brokers and clients
- Showcasing why Lexington has an industry leading A&E position in the marketplace

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The Lexington Advantage

Technical Expertise

- Delivers customized A&E solutions through a dedicated team of A&E underwriters, risk engineers and claims experts
- Provides accurate and timely quotes to solve the unique risks faced by clients of all sizes, especially the middle market
- Supports clients with local expertise in 215+ countries and jurisdictions

WHY IS THIS IMPORTANT?

As an industry leader for 45+ years, the Lexington A&E team has the technical and market expertise to solve client challenges around the globe.

Customized Solutions

- Builds strong, consistent relationships with retail and wholesale brokers to better understand specific A&E challenges and deliver solutions
- Provides client specific coverage beyond standard policy forms with tailored language that fits client exposures
- Addresses clients' tough-to-write A&E risks with flexibility around attachment points, terms, and limits

WHY IS THIS IMPORTANT?

Lexington A&E's dedicated underwriting expertise delivers flexibility and industry leading solutions.

Proven Claims and Risk Management Expertise

- Supports clients with in-house A&E claims professionals – most have professional designations as attorneys or engineers
- Utilizes industry knowledge to deliver a holistic approach to claims experience and improve outcomes
- Provides clients access to Lexington A&E's unparalleled risk management services including contract reviews, risk management seminars, and pre-claims assistance

WHY IS THIS IMPORTANT?

Broad risk management services help anticipate new and emerging risks and in-house claims professionals enhance the claims process.

**An industry
leader in A&E
for 45+ years**

**Strength
and focus in
middle market**

**Specialized
in-house
A&E claims
professionals**

Learn more: <https://www.lexingtoninsurance.com/a-and-e>

Lexington Architects & Engineers (A&E) Professional Liability

Why Lexington

Technical Expertise	Customized Solutions	Proven Claims and Risk Management Expertise
<p>ISSUE</p> <p>A client was being non-renewed by incumbent market due to unique challenges.</p> <p>SOLUTION</p> <p>Through the Lexington A&E team's underwriting process, the team was able to better understand the client's risks, claims history, and global reach. Drawing on its technical expertise and multinational capabilities, the Lexington A&E team and the broker developed a customized solution to protect against the client's risk challenges in several countries.</p> <p>BENEFIT</p> <p>The client gained a customized and comprehensive global program by working together with the Lexington A&E team and the broker.</p>	<p>ISSUE</p> <p>Following a recent acquisition, a middle market engineering firm required an insurance solution to address the expanded operations of the merged firm.</p> <p>SOLUTION</p> <p>The Lexington A&E team quickly developed an understanding of the disparate exposures of the combined firm allowing for a comprehensive creative solution that helped the client address additional risks presented by the merger.</p> <p>BENEFIT</p> <p>The client received specific, appropriate coverages that meet the unique challenges presented by its new risk profile.</p>	<p>ISSUE</p> <p>A mid-sized firm experienced an increase in claims resulting from the expansion of their business into new areas of practice.</p> <p>SOLUTION</p> <p>In advance of renewal, the Lexington A&E team suggested legal reviews of the client's contracts to ensure fair allocation of risk. It also provided two risk management seminars for the client that focused on mitigating exposure.</p> <p>BENEFIT</p> <p>The client received actionable risk management insights from the Lexington A&E team's in-house experts and its third-party partners.</p>
<p>WHY IS THIS IMPORTANT?</p> <p>The Lexington A&E team's technical expertise delivers responsive, client-specific solutions.</p>	<p>WHY IS THIS IMPORTANT?</p> <p>The Lexington A&E team addresses challenging risks with flexibility guided by decades of experience.</p>	<p>WHY IS THIS IMPORTANT?</p> <p>Holistic risk management benefits all parties, mitigates exposure, and reduces costs.</p>

What is Lexington A&E?

Lexington A&E (Architects and Engineers) is a market leader that provides:

- Professional liability coverage solutions.
- Technical expertise to help solve client risk challenges.
- Innovative insurance solutions for clients of all sizes, from the middle market to large multinationals.
- Risk management expertise, and specialized, in-house claims services.

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Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer. AIG refers to American International Group, Inc., and is the marketing name for its worldwide property-casualty, life and retirement, and general insurance operations. For additional information, please visit www.aig.com. All products and services are written or provided by subsidiaries or affiliates of AIG. Certain property-casualty coverages may be provided by a surplus lines insurer. Coverage is subject to actual policy language. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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INTENDED FOR LICENSED SURPLUS LINES INSURANCE BROKERS ONLY.

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

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- Highlighting AIG Builders Risk's key areas of differentiated value
- Providing examples of AIG Builders Risk's advantages working for brokers and clients
- Showcasing why we have an industry leading Builders Risk position in the marketplace

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The AIG Advantage

Committed Carrier

- Provides dedicated Builders Risk underwriting expertise capable of adapting to market fluctuations while committing to market stability and flexible solutions for the project term
- Brings decades of Builders Risk experience allowing for customized solutions for each unique situation and providing needed contract certainty
- Supports clients with a reliable team of in-house Builders Risk claims professionals who average 20+ years of experience

WHY IS THIS IMPORTANT?

Long-term stability, adaptability, and dedicated claims service underscore AIG's commitment to its clients.

Flexible Solutions

- Consistently develops flexible solutions with quick turnaround derived from industry claims data, emerging risk trends, and technical expertise to meet your clients' unique construction risk needs
- Develops tailored coverages for small, mid sized and complex projects, including domestic, multinational, and multi-year
- Provides customized solutions for wood frame structures that include flexible project coverage

WHY IS THIS IMPORTANT?

Flexible solutions respond to client needs across a range of project durations and around the world.

Dedicated Risk Services

- Dedicates a team of risk engineering specialists and claims professionals to help clients implement measurable risk improvements, prevent losses, and manage costs
- Upon Property Damage coverage confirmation, AIG promises to provide working funds of 50% of its share of the agreed property damage estimate within 7 days
- Able to provide clients with risk engineering customized service plans and comprehensive loss control reports to help manage Total Cost of Risk

WHY IS THIS IMPORTANT?

Effective risk management, claims support and loss control helps mitigate risks and reduce costs.

**Dedicated
Builders Risk
team**

**Capabilities
in 215+
countries and
jurisdictions**

**AIG Property
Claims
Promise**

Learn more: www.aig.com/whyaig

Why AIG

Committed Carrier	Flexible Solutions	Dedicated Risk Services
<p>ISSUE A client's risk manager approached AIG for data on key construction loss drivers to determine potential causes of loss. They wanted to address various exposures and manage their overall cost of risk.</p> <p>SOLUTION We provided proprietary claims and risk data, detailing the frequency and potential severity of industry loss drivers. We also provided a risk engineering service plan including insights on how to help prevent or mitigate loss.</p> <p>BENEFIT The client and broker used our expansive view of first-party construction risks to customize their risk management program to the scale and uniqueness of the client's operations and project exposures.</p>	<p>ISSUE A client's multi-year project was halted for several months due to labor, materials, and supply chain challenges. This delay resulted in a change to project scope and extension of construction timeline.</p> <p>SOLUTION Working with the broker and client, we provided both a coverage solution for the standstill period and committed to provide a coverage extension for the anticipated duration of the project.</p> <p>BENEFIT Continuity of coverage allowed the client to continue on the project through challenging economic circumstances.</p>	<p>ISSUE To better understand the exposures, best practices, and risk mitigation efforts surrounding a new and trending construction class, a client's risk manager sought our expertise prior to project initiation.</p> <p>SOLUTION Risk engineering, claims, and underwriting provided a multi-faceted risk engineering proposal supported by white papers and insights on how innovative new technology can help lower the frequency and severity of future losses.</p> <p>BENEFIT Implementing our recommendations resulted in a highly customized program with a lower cost of risk.</p>
<p>WHY IS THIS IMPORTANT? AIG's vast experience, data, and solutions help clients lower overall cost of risk.</p>	<p>WHY IS THIS IMPORTANT? AIG Builders Risk is there when clients need them, during difficult times and over the long term.</p>	<p>WHY IS THIS IMPORTANT? We support client innovation through the depth of our dedicated risk services.</p>

What is AIG Builders Risk?

AIG Builders Risk is a leading U.S.-based provider of insurance solutions in the construction industry segment, focusing on both single project and Master Builders Risk solutions on a wide array of project types, and provides:

- Broad appetite and growth mindset for primary, quota share and excess placement for a wide range of accounts
- Creative solutions tailored to the unique nature of each of its client's construction risks
- Multinational capabilities to support clients globally
- Experienced and knowledgeable risk engineers who collaborate with clients to implement measurable risk improvements that can help prevent losses and reduce costs
- A team of dedicated Builders Risk Property Claims Adjusters with 20+ years' average experience handling claims and risk engineers with 50+ years' cumulative loss control team experience

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.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, 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 | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.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 herein.

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Lexington Builders Risk

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

- Connecting you with world-class Lexington Builders Risk leadership
- Highlighting Lexington Builders Risk's key areas of differentiated value
- Providing examples of Lexington Builders Risk's advantages working for brokers and clients
- Showcasing why Lexington has an industry leading Builders Risk position in the marketplace

North America Leadership



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The Lexington Advantage

Committed Carrier

- Provides dedicated Builders Risk underwriting expertise capable of adapting to market fluctuations while committing to market stability and flexible solutions for the project term
- Brings decades of Builders Risk experience allowing for customized solutions for each unique situation and providing needed contract certainty
- Supports clients with a reliable team of in-house Builders Risk claims professionals who average 20+ years of experience

WHY IS THIS IMPORTANT?

Long-term stability, adaptability, and dedicated claims service underscore Lexington's commitment to its clients.

Flexible Solutions

- Consistently develops flexible solutions with quick turnaround derived from industry claims data, emerging risk trends, and technical expertise to meet your clients' unique construction risk needs
- Develops tailored coverages for small, mid sized and complex projects, including domestic, multinational, and multi-year
- Provides solutions for wood frame structures that include flexible project coverage

WHY IS THIS IMPORTANT?

Flexible solutions respond to client needs across a range of project durations and around the world.

Dedicated Risk Services

- Dedicates a team of risk engineering specialists and claims professionals to help clients implement measurable risk improvements, prevent losses, and manage costs
- Upon Property Damage coverage confirmation, Lexington promises to provide working funds of 50% of its share of the agreed property damage estimate within 7 days
- Able to provide clients with risk engineering customized service plans and comprehensive loss control reports to help manage Total Cost of Risk

WHY IS THIS IMPORTANT?

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Builders Risk
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**Capabilities
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Property
Claims Promise**

Learn more: www.lexingtoninsurance.com/buildersrisk

Why Lexington

Committed Carrier	Flexible Solutions	Dedicated Risk Services
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Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer. AIG refers to American International Group, Inc., and is the marketing name for its worldwide property-casualty, life and retirement, and general insurance operations. For additional information, please visit www.aig.com. All products and services are written or provided by subsidiaries or affiliates of AIG. Certain property-casualty coverages may be provided by a surplus lines insurer. Coverage is subject to actual policy language. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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INTENDED FOR LICENSED SURPLUS LINES INSURANCE BROKERS ONLY.

AIG Captive Solutions



A comprehensive and flexible platform for organizations that have unique or challenging exposures and an appetite to share in the risk.

Services include captive feasibility studies, customized fronting policies, alternative risk and financing methods, and access to captive structures including single parent, group, and protected cell facilities.

Global Leadership



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The AIG Advantage

Fronting

- Develops innovative, compliant, highly customized fronting programs to manage challenging risks in collaboration with AIG's Underwriting, Credit, Legal, Claims and Actuarial teams
- Supports individual or multiple lines of business leveraging an established global footprint
- Complements fronting arrangements with risk transfer solutions

Captive Management

- Provides feasibility studies, operational reviews, accounting, regulatory filings and in-domicile administration for captives
- Sponsors and manages protected cell captive facilities in Vermont and Bermuda allowing clients to "rent" instead of form their own captive
- Operates as a licensed manager in 12 global domiciles delivering local expertise

Group Captives

- Focuses an in-house team of dedicated group captive professionals on member priorities and customized service
- Collaborates with intermediaries to help clients form new group captives or join an existing program
- Develops bespoke coverage and credit solutions based on a collaborative effort across AIG's Underwriting, Credit, Legal, Claims and Actuarial teams

**Comprehensive
& Flexible
Captives
Platform**

**Global
Footprint
with Local
Knowledge**

**Deep
In-House
Expertise**

These solutions can be deployed in conjunction with each other, or accessed as individual services based on client needs.

Together, we help clients predict, plan and navigate a complex world while achieving their risk, governance, contract certainty and duty of care objectives. Learn more: www.aig.com/whyaig

Why AIG

Fronting	Captive Management	Group Captives
<p>ISSUE A big box retailer was looking to sell extended warranties on its products.</p> <p>SOLUTION AIG provided a fronted program for the client, leveraging AIG's global capabilities to manage insurance and transactional issues and reinsure the exposure to the client's captive.</p> <p>BENEFIT AIG supported a customized fronted program that creates a new source of revenue for the client, with the client sharing in the underwriting risk on the program through its captive reinsurer.</p>	<p>ISSUE A client faced significantly increased retention and premiums at renewal due to poor loss experience and market conditions.</p> <p>SOLUTION Client retained the first \$250,000 of the risk exposure. AIG issued the policy to the client, with the first \$250,000 reinsured to the client's protected cell within AIG's sponsored cell captive facility.</p> <p>BENEFIT The client efficiently managed its retention through a protected cell within AIG's sponsored cell captive facility and provided needed proof of insurance for the full program.</p>	<p>ISSUE An insured with favorable loss history and a commitment to providing a safe workplace was facing a significant rate increase in the guaranteed cost market based on its industry.</p> <p>SOLUTION The insured joined a group captive insured by AIG under a program whereby the captive reinsures the first layer of each loss.</p> <p>BENEFIT Competitive pricing based on the loss experience of the individual insured and the potential to share in the underwriting results of the group captive.</p>
<p>WHY IS THIS IMPORTANT? Customized and Compliant Solutions.</p>	<p>WHY IS THIS IMPORTANT? Rent or Own Flexibility.</p>	<p>WHY IS THIS IMPORTANT? In-House Capabilities, Resources and Expertise.</p>

What is AIG Captive Solutions?

Our industry experts, supported by the full breadth of AIG's global capabilities, are dedicated to structuring programs that can effectively and efficiently manage risk by providing solutions designed to address:

- *Increased retentions or premiums due to loss experience or market conditions*
- *Situations requiring evidence of insurance*
- *The need for more efficient access to the reinsurance markets*

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Cut through the crowded insurance marketplace and get what brokers need with this guide to Why Lexington Casualty:

- Connecting brokers with world-class Lexington Casualty Excess & Surplus (E&S) insurance leadership
- Highlighting Lexington Casualty's key areas of differentiated value
- Providing examples of Lexington Casualty's advantages working for brokers and their clients
- Showcasing why Lexington Casualty has an industry-leading E&S position in the marketplace

Leadership



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The Lexington Advantage

Dedicated Wholesale Broker Market

- Deploys more than 40 underwriters on the Lexington Casualty team to provide solutions for businesses and commercial enterprises of various sizes
- Empowers underwriters to respond quickly to wholesale market needs
- Continues to invest in E&S casualty expertise nationwide

WHY IS THIS IMPORTANT?

Lexington Casualty is committed to delivering solutions to wholesale brokers.

Technical Expertise & Creative Solutions

- Utilizes Lexington Casualty's industry-leading talent, underwriting resources, product suite and data to provide creative solutions for a wide range of industries
- Has the ability to deploy capacity through primary, lead, mid and high excess liability placements
- Provides a broad spectrum of casualty products to address the unique needs of middle-market and large complex businesses and commercial enterprises

WHY IS THIS IMPORTANT?

Lexington Casualty's expertise and creativity delivers industry-leading solutions to solve complex insurance challenges.

Proven Claims Expertise

- Supports policyholders with experienced in-house Casualty claims professionals who help ensure a supportive claims experience
- Provides access to defense counsel from premier law firms to support specific needs
- Integrates claims expertise and data in the Lexington Casualty underwriting process to help develop customized solutions

WHY IS THIS IMPORTANT?

Lexington Casualty's claims experience and partnerships resolve complex claims.

More than 40 underwriters on the Lexington Casualty team

Focused on the wholesale broker market

Experienced, in-house Claims team

Learn more: www.aig.com/whyaig

Why Lexington

Dedicated Wholesale Broker Market

ISSUE

In a rapidly changing marketplace, a habitational real estate client's lead umbrella was non-renewed by its standard market carrier with limited time to replace coverage.

SOLUTION

Lexington Casualty quickly delivered to its wholesale broker a lead umbrella solution utilizing the Lexington Casualty wholesale underwriting platform and expertise in this challenging class

BENEFIT

The lead umbrella solution served as the foundation for the policyholder's newly designed excess tower.

WHY IS THIS IMPORTANT?

Lexington Casualty's dedicated wholesale underwriters and industry knowledge delivers solutions quickly.

Technical Expertise & Creative Solutions

ISSUE

A public entity client with complex risks was non-renewed by their incumbent program due to a change in appetite.

SOLUTION

Lexington Casualty's dedicated team quickly created a robust program to satisfy a critical layer in the renewal placement. The customized solution included the specialized public entity coverages necessary while also providing flexible retentions, attachment points and limits.

BENEFIT

In a challenging market, the broker was able to structure a program for its client that met the client's risk management needs and avoid having to self-insure.

WHY IS THIS IMPORTANT?

Lexington Casualty's continued expertise delivers targeted insurance solutions that others may be unable or unwilling to provide.

Proven Claims Expertise

ISSUE

A claim was brought and litigation filed against an insured product manufacturer alleging that the insured's product was defective and exacerbated harm that resulted in death.

SOLUTION

Our claims experts successfully resolved the claim for a fraction of the demand before it was put before a jury by laying out expert evidence on claimant's role in the accident as well as identifying procedural deficiencies in the case that would be the basis for a winning appeal.

BENEFIT

The claim was resolved at a fair value and a tiny fraction of the assessed exposure.

WHY IS THIS IMPORTANT?

Lexington Casualty's claims expertise helps deliver fair outcomes for insureds.

What is Lexington Casualty?

Lexington Casualty provides flexible E&S insurance solutions for small, middle-market and large commercial enterprises. For over 50 years, Lexington Casualty has been a leader in the E&S market, providing a broad appetite to casualty risk, underwriting expertise, deep industry knowledge, specialized risk management and loss control benefits, and dedicated claims handling services.

Lexington Insurance has been providing continuous, flexible coverage options to the healthcare industry for over 50 years. It combines collective experience with broad coverages and flexibility in rate and form to create tailored insurance programs. And, with Lexington and AIG's continuous investment in risk management services, clients are supported with best-in-class tools and resources to prevent and mitigate losses. However, when a loss does occur, Lexington claims investigation and resolution services are provided by experienced teams dedicated solely to healthcare related claims.

For more information, please visit: www.aig.com/whyAIG-lexington-healthcare

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INTENDED FOR LICENSED SURPLUS LINES INSURANCE BROKERS ONLY.

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

- Connecting you with world-class AIG Claims leadership
- Highlighting AIG Claims key areas of differentiated value
- Showcasing why we have an industry leading Claims position in the marketplace

The AIG Advantage

Claims Relationship Focus

- Embeds claims engagement teams throughout the account lifecycle who partner with clients and brokers to support AIG underwriting and lead the overall claims process in response to client needs
- Proactively approaches each claim as a significant client event requiring timely communication and collaboration leading to effective resolutions aligned with the client's financial, reputational, and business continuity priorities
- Utilizes AIG's IntelliRisk® RMIS system to help our clients manage their total cost of risk through data-driven analytics that deliver risk management insights and strategies

WHY IS THIS IMPORTANT?

AIG invests in dedicated claims engagement experts, focused on supporting clients and their complex claims.

Claims Specialization

- Provides tenured team of 1,900+ dedicated claims professionals in North America with specialized expertise by lines of business and specific products
- Assigns claims across all lines of business by degree of complexity ensuring the right expert is assigned to the right claim at the right time
- Seamlessly partners with third-party experts, including elite defense firms at pre-negotiated rates

WHY IS THIS IMPORTANT?

No matter the type of claim or complexity, our experts resolve claims as quickly and efficiently as possible.

Unparalleled Global Reach

- Coordinates across underwriting, clients, brokers and claims to create global claims handling instructions and requirements ensuring alignment and accountability
- Mobilizes North America and Multinational claims experts who collaborate with clients and brokers to provide consistent claims handling around the globe
- Issues claim payments in local currencies and via foreign bank transfers around the world

WHY IS THIS IMPORTANT?

AIG's claims platform supports clients around the world.

**1,900+
dedicated
North America
claims
professionals**

**\$9.8b in
North America
claims paid
in 2021**

**Operating in
45+ countries/
jurisdictions
with 150+
claims offices**

For examples of AIG Claims in action, please see our Why AIG Product highlight sheets at www.aig.com/whyaig

Why AIG Claims Specialists



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AIG Claims Resources on the Web

Claims Capabilities & Claim Reporting by LOB: www.aig.com/claims-capabilities

Loss Runs & IntelliRisk®: www.aig.com/intellirisk

CAT Prep & Disaster Recovery: www.aig.com/cat-preparedness

Workers' Compensation Claims: www.aig.com/wcclaims

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AIG Primary Casualty for Corporate Accounts



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- Providing examples of AIG's Primary Casualty advantages working for brokers and clients
- Showcasing why we have an industry leading Primary Casualty position in the marketplace

North America Leadership



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The AIG Advantage

Specialized Underwriting

- Delivers middle market expertise and insights to clients via strategically positioned, specialized underwriting teams in 14 U.S. offices
- Provides a broad industry appetite with focus on manufacturing, technology, retail and wholesale trade, and food processing and distribution industry segments domestically and around the world
- Enables flexible programs including retentions, and seamless integration with AIGRM, WorldRisk®, Environmental, Excess Casualty, Property, and Financial Lines for both middle-market and complex risks

WHY IS THIS IMPORTANT?

Middle market focus with broad industry appetite helps anticipate clients' needs and provide customized solutions.

Risk Control and Consulting

- Provides expert, in-house risk engineers and consultants who customize effective industry-specific safety and risk management solutions
- Offers web-based, e-learning platforms containing workplace safety, accident investigation, and various risk management topics to help meet training needs
- Assists with 24/7 emergency response, crisis management, and cost control via PIER (Pollution Incident and Environmental Response®)

WHY IS THIS IMPORTANT?

AIG's in-house risk consulting provides clients with industry expertise, tools, training, and services to help reduce risks.

Claims Expertise

- Utilizes proven settlement strategies and network of panel attorneys to help maximize settlement values and mitigate adverse developments
- Reduces cost of employee injury claims and time off work via ProductivityEdge®, AIG's exclusive Nurse Triage and Outcome-Based Network Program
- Offers clients global claims handling, and access to IntelliRisk® for detailed, real-time claim information and automated reporting, enabling in-depth analysis to manage risk more effectively

WHY IS THIS IMPORTANT?

Claims services and technology help reduce the cost of claims and help enable business continuity.

Middle market solutions

Industry-focused loss control

Real-time claims intelligence

Learn more: www.aig.com/whyaig

AIG Primary Casualty for Corporate Accounts



Why AIG

Specialized Underwriting	Risk Control and Consulting	Claims Expertise
<p>ISSUE</p> <p>A privately-owned refuse collecting and recycling company had its casualty insurance program with two regional carriers, and sought a more efficient structure.</p> <p>SOLUTION</p> <p>With its industry expertise, AIG understood the client's exposures and coverage needs, providing the client with a wide variety of program structures, including various deductibles.</p> <p>BENEFIT</p> <p>The client selected a tailored program structure that met its coverage needs with the added advantage of loss control and employee safety programs, such as ProductivityEdge® to help manage loss costs and employee downtime.</p>	<p>ISSUE</p> <p>An electronic parts distributor needed to reduce manual material handling injuries in their distribution centers. Safety practices and training were inconsistent at their warehouses across continents.</p> <p>SOLUTION</p> <p>AIG's casualty risk control consultants created a standardized safety program and conducted safety training at multiple key facilities. Management was also trained to consistently reinforce risk and safety training.</p> <p>BENEFIT</p> <p>Within nine months of implementation of AIG's risk control recommendations, the severity and frequency of work-related material handling injuries was reduced more than 20%.</p>	<p>ISSUE</p> <p>A manufacturer sought improved access to its real-time claims data for its automobile liability, general liability, and workers' compensation policies.</p> <p>SOLUTION</p> <p>AIG's claims expertise and services, including IntelliRisk®, addressed the client's needs for improved access to claims data and the client moved its casualty program to AIG.</p> <p>BENEFIT</p> <p>IntelliRisk® and its detailed, real-time claim information and automated reporting, provide the ability for in-depth analysis to manage risk more effectively.</p>
<p>WHY IS THIS IMPORTANT?</p> <p>Experience helps AIG tailor coverage programs to meet clients' unique needs</p>	<p>WHY IS THIS IMPORTANT?</p> <p>AIG's industry expertise helps clients reduce risk</p>	<p>WHY IS THIS IMPORTANT?</p> <p>AIG helps clients self-Manage claims with tools and intelligence</p>

What is AIG Primary Casualty for Corporate Accounts?

- Primary admitted automobile liability, general liability and workers' compensation coverage available with guaranteed cost, deductible, and self-insured retention (\$250K and below) program structures for clients with annual revenue <\$750M.
- Guaranteed cost specialty workers' compensation coverage available for mid-sized businesses.
- Customized, multi-state programs can combine State Act Workers' Compensation with coverage under the USL&H Compensation Act.
- Seamless integration with AIG Risk Management (AIGRM), WorldRisk, Environmental, Excess Casualty, Property, and Financial Lines for both middle market and complex risks.

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

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

North America Leadership



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The AIG Advantage

End-to-End Cyber Care

- Provides in-house cyber risk advisors and claims experts with 20+ years of cybersecurity experience from application process through incident response and resolution
- Proactively alerts clients to the presence of known vulnerabilities or malware within their domains ahead of a potential breach
- Enhances collective cyber risk mitigation efforts across the insurance industry through [CyberAcuView](#)'s pooling of data and expertise

WHY IS THIS IMPORTANT?

Education and expertise help reduce cyber risk and support clients in the event of cyber incident.

Data & Analytics That Do More

- Offers [complimentary high-level cyber risk assessments](#), using information provided during the underwriting process, even if applicants do not bind insurance
- Provides clients an enhanced [cyber risk assessment](#) after binding, valued at ~\$15K if alternatively engaged via an outside consultant
- Helps clients continuously verify cyber risk maturity, prioritize improvements, and improve cyber security investments with [CyberMatics®](#) – our patented, award-winning technology-driven process

WHY IS THIS IMPORTANT?

Clients are provided innovative tools and actionable data and analytics to understand and improve their cybersecurity measures.

Proven Claims Expertise

- Provides clients 24/7 cyber hotline access in the event of a known – or just suspected – incident
- Initiates rapid incident response led by an AIG cyber claims expert and AIG's network of cybersecurity firms
- Provides clients support and guidance from claims experts, 90% of whom are former lawyers and claims professionals who average 20+ years' experience

WHY IS THIS IMPORTANT?

Clients have immediate, expert guidance and hands-on support through a cyber incident.

30,000+
AIG Cyber
insureds

5+
cyber claims
handled
daily

Coverage
Innovation
of the Year
(Reactions North
America Awards 2020)

NetDiligence
Toby Merrill
Award for
Excellence
(2021)

AIG shares the interests of our distribution partners and clients in supporting a sustainable cyber insurance marketplace. Visit www.aig.com/ransomware for more information.

Why AIG

End-to End Care	Data & Analytics	Claims Expertise
<p>ISSUE AIG's cyber underwriting process for a healthcare and life sciences client resulted in an "average" rating of the client's ransomware protection. The client sought expert guidance on improving their risk profile.</p> <p>SOLUTION With the support of AIG's Cyber Risk Advisors and the services included with their policy, the client decreased vulnerability to an attack on their systems.</p> <p>BENEFIT The client saved up to \$25,000 in consultancy services by utilizing AIG's Cyber Risk Advisors and the services included with their policy. With better controls implemented, they improved their ransomware protection to "best in class," allowing for more tailored policy terms and conditions.</p>	<p>ISSUE AIG identified known malware in a Higher Education client's library network and quickly notified them of the vulnerability.</p> <p>SOLUTION Working with AIG's team, the client's CISO isolated the infected systems, began remediation steps, and retained third-party forensic services to help with the investigation.</p> <p>BENEFIT AIG provided the CISO with their first notification from an insurer about a cyber vulnerability. The CISO appreciated AIG's actionable information calling it "a feather in AIG's cap" and a "valuable part of what cyber insurance is going forward."</p>	<p>ISSUE A successful phishing attack left a client's computer network infected with ransomware. Several servers were encrypted and the threat actor demanded \$200K in bitcoin for a decryption key.</p> <p>SOLUTION Working with AIG's claims experts and partners, it was quickly determined that infected files could be restored from system backups. No formal notifications were necessary.</p> <p>BENEFIT AIG's cyber claims team and our relationships with specialized legal and forensic firms helped support and facilitate the client's response to the event and return them to full operations. No ransom was paid, and the client's legal and forensic work was covered by the CyberEdge policy.</p>
<p>WHY IS THIS IMPORTANT? AIG's in-house cybersecurity experts can help clients improve their cybersecurity risk maturity.</p>	<p>WHY IS THIS IMPORTANT? AIG proactively helps clients identify and address cyber vulnerabilities supported by data and analytics.</p>	<p>WHY IS THIS IMPORTANT? AIG helps clients with specific, trusted expertise when an incident occurs.</p>

What is AIG Cyber?

Coverage for physical and non-physical losses resulting from a cyber event on a primary (CyberEdge® or CyberEdge Plus) or excess/difference-in-conditions (CyberEdge PC®) basis.

Available limits up to \$100M (varying by coverage) and no minimum retention.

Terms, including limits, retentions, and coinsurance depend on a client's perceived level of exposure and maturity of cybersecurity and privacy controls, and are based on responses provided in the [AIG Cyber Insurance Application](#).

Broad appetite across industries, entity types, revenue sizes and geographies.

Eligible policies include cybersecurity services valued at up to \$25,000.

Learn more: www.aig.com/whyaig

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AIG Defense Base Act



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

- Connecting you with world-class Defense Base Act (DBA) leadership
- Highlighting AIG DBA's key areas of differentiated value
- Providing examples of AIG DBA's advantages working for brokers and clients
- Showcasing why we have an industry leading DBA position in the marketplace

North America Leadership



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The AIG Advantage

Unparalleled Expertise

- Understands client exposures through dedicated team members drawing on their collective experience in law enforcement and the U.S. military
- Utilizes data-driven insights and analytics to identify loss trends and opportunities to partner with clients on their risk management needs
- Empowers experienced underwriters to expedite quote turnarounds, within 24 hours when necessary, to cover U.S. government contractors wherever their job takes them worldwide

WHY IS THIS IMPORTANT?

AIG DBA's deep understanding of government contractor exposures enables us to quickly address their unique risks.

Dedicated Claims Experience

- Deploys 50+ dedicated in-house claims professionals who speak 20+ languages and attorneys experienced in DBA litigation and the War Hazards Compensation Act
- Enables client claims payments in 135+ currencies and foreign currency bank transfer remittances to 180+ countries
- Provides 24/7 client access to detailed claims analyses, customizable metrics, and data-driven global insights via IntelliRisk®

WHY IS THIS IMPORTANT?

Client claims are handled compliantly and efficiently anywhere in the world.

Travel Security and Assistance

- Responds 24/7 to client medical, security, and travel needs via eight integrated service centers across six continents
- Provides access to a vast network of medical providers worldwide and 300+ air ambulance and medical transport providers
- Medical assistance services coordinated by our physicians who are board-certified in emergency medicine to provide the most appropriate care for insureds undergoing medical care abroad

WHY IS THIS IMPORTANT?

AIG's global assistance is never more than a phone call away.

**24-hour quote
turnaround
capabilities**

**4x more
DBA claims
handled than
any other
carrier***

**24/7
global
assistance**

Learn more: www.aig.com/whyaig

*U.S. Department of Labor, <https://www.dol.gov/agencies/owcp/dlhwcd/baallcarrier>, Oct 2021

Why AIG

Unparalleled Expertise	Dedicated Claims Experience	Travel Security and Assistance
<p>ISSUE A client realized its employees needed to travel overseas the following day on a government contract and sought rapid confirmation of coverage.</p> <p>SOLUTION AIG underwrote, quoted, and bound coverage within one day, enabled by its understanding of the client's business and coverage needs and global capabilities.</p> <p>BENEFIT The client satisfied the contract and sent its workers overseas with peace of mind knowing it was protected from potential lawsuits from injured employees or fines or penalties by the government.</p>	<p>ISSUE A client's employees were injured while transporting military equipment in the Middle East.</p> <p>SOLUTION AIG's DBA claims professionals coordinated immediate medical care for the injured employees and coordinated payment for treatments in the local currency.</p> <p>BENEFIT Employees received the proper medical care and the in-country medical professionals were correctly compensated.</p>	<p>ISSUE A client's employee working in a remote location was severely injured on the job and adequate medical services were not available locally.</p> <p>SOLUTION AIG Claims, in conjunction with AIG Travel, medevaced the injured employee to receive emergency medical intervention and once stable, repatriated the employee to their home country.</p> <p>BENEFIT AIG Travel coordinated an air ambulance evacuation for the client's employee to receive appropriate medical care according to the medical recommendations made by our medical case manager and physician. After it was determined that the insured employee had stabilized, AIG Travel arranged a commercial flight for the client's employee to safely return home.</p>
<p>WHY IS THIS IMPORTANT? Expertise and experience enable rapid response to client needs.</p>	<p>WHY IS THIS IMPORTANT? AIG DBA claims experts handle claims anywhere in the world.</p>	<p>WHY IS THIS IMPORTANT? AIG delivers urgent medical, travel, and security assistance around the globe.</p>

What is AIG Defense Base Act?

- Federal workers' compensation benefits for employers of all sizes requiring coverage under a government contract.
- Programs can be enhanced with other foreign coverages including those within WorldRisk® Foreign Package and Business Travel Accident.
- Expedited turnaround times are provided for quotes.
- Policy solutions in all countries for almost all job classifications can be secured (as permitted by governing law and OFAC).

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AIG Energy - Property



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

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

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The AIG Advantage

Specialized Underwriting and Risk Engineering

- Delivers customized energy property programs tailored to help protect against clients' complex, specific onshore or offshore industry risks
- Employs multidisciplinary property risk engineers with deep industry expertise
- Partners with clients to provide risk engineering recommendations supported by claims and underwriting teams and robust data and analytics

WHY IS THIS IMPORTANT?

AIG Energy's specialized underwriting and risk engineering capabilities provide flexible coverage solutions to address clients' specific and complex risks.

Multinational Expertise and Captive Management

- Supports clients with one of the largest global networks in the industry, spanning 215+ countries and jurisdictions
- Works with clients to create fronting programs that enable clients to manage their risks through a client's own captive insurance or reinsurance company
- Offers clients the ability to "rent" a segregated cell within one of AIG's sponsored captive cell facilities domiciled in Vermont and Bermuda

WHY IS THIS IMPORTANT?

AIG Energy delivers service globally, with local expertise, enabling clients to address risks with insurance and/or captive alternatives.

Proven Claims Expertise

- Upon property damage coverage confirmation, the **AIG Property Claims Promise** provides working funds of up to 50% of AIG's share of the agreed property damage estimate within 7 days
- Provides clients a supportive team of dedicated in-house claims professionals with an average experience of 20+ years
- Partners with clients to resolve claims in an efficient and effective manner, in accordance with the terms of the policy

WHY IS THIS IMPORTANT?

AIG Energy's dedicated claims team has the expertise to efficiently resolve claims, helping clients return to business as soon as possible.

**Deep
in-house
expertise**

**AIG
Property
Claims
Promise**

**Global
footprint
with local
knowledge**

Learn more: www.aig.com/whyaig

Why AIG

Specialized Underwriting and Risk Engineering

ISSUE: An energy client was struggling to address their cavern storage risk exposures.

SOLUTION: After visiting the client's site, AIG Energy's risk engineers were able to provide a highly customized loss prevention plan addressing the client's unique exposure.

BENEFIT: The client was able to address their exposure with the help of AIG's deep risk consulting knowledge and underwriting expertise.

WHY IS THIS IMPORTANT?

AIG develops customized, client-specific solutions supported by AIG Energy's Risk Engineering expertise.

Multinational Expertise and Captive Management

ISSUE: A mid-stream energy company was expanding internationally resulting in a need for a new energy insurer that could lead its property program, including multinational fronting.

SOLUTION: AIG Energy provided a global property program structure consisting of primary coverage reinsured to the client's rent-a-captive cell reinsurer.

BENEFIT: AIG's solution supported the client in finalizing their global expansion.

WHY IS THIS IMPORTANT?

AIG Energy's dedicated expertise provides holistic solutions domestically and around the world.

Proven Claims Expertise

ISSUE : A client suffered a catastrophic failure of a gas turbine generator.

SOLUTION: AIG Energy claims professionals were on site the next morning and were able to determine that the loss would be a covered claim.

BENEFIT: Due to AIG's Property Claims Promise, AIG was able to advance up to 50% of the agreed property damage loss estimate to support the funding to expedite the delivery of a new unit minimizing impairment to their operations.

WHY IS THIS IMPORTANT?

AIG's Energy claims team partners with clients to resolve claims quickly.

What is AIG Energy - Property?

- AIG provides brokers with specialized insurance solutions for their upstream, oil and petrochemical, chemical, power generation / renewables and mining clients' property insurance needs.
- Broad, flexible appetite; open to risks on a shared, layered or excess basis.
- Up to \$500M in capacity for onshore business and up to \$400M in capacity for upstream business available.
- Minimum premium of \$100k for onshore business and \$50K for offshore (oil rig) business.

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AIG Environmental Liability



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- Connecting you with world class Environmental Liability leadership and experts
- Highlighting AIG Environmental's key areas of differentiated value
- Providing examples of AIG Environmental's advantages working for brokers and clients
- Showcasing why AIG has an industry leading Environmental Liability position in the marketplace

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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

WHY IS THIS IMPORTANT?

Subject matter expertise enables creative, flexible coverage solutions.

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

WHY IS THIS IMPORTANT?

In-house expertise provides insights on managing risk and emergency assistance when our clients need us most.

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?

Provides clients with coverage and risk engineering globally.

**Proven
experience
and expertise**

**24/7
emergency
assistance**

**215+
countries and
jurisdictions**

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

Why AIG

Creative Solutions	Claims Responsiveness	Global Reach
<p>ISSUE A plastic component manufacturer and distributor became aware that its general casualty program specifically excluded pollution losses, an area in which the company had exposures.</p> <p>SOLUTION AIG drew on its environmental expertise to present the client with a detailed analysis of its exposures and a tailored EAGLE coverage program to fit its unique needs.</p> <p>BENEFIT The client has peace of mind knowing it has the appropriate coverages for their unique needs, supported by insights to reduce risk.</p>	<p>ISSUE A client had a fire at a paint facility. While extinguishing the fire, water run-off endangered the surrounding area.</p> <p>SOLUTION 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.</p> <p>BENEFIT 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.</p>	<p>ISSUE In expanding to a new country, a client needed a locally admitted policy and certificate of insurance for environmental liability.</p> <p>SOLUTION AIG's global network quickly placed local coverage meeting the in-country requirements, including the requisite certificate.</p> <p>BENEFIT The client was able to keep its business running without interruption and/or fines.</p>
<p>WHY IS THIS IMPORTANT? Client confidence as a result of customized solutions.</p>	<p>WHY IS THIS IMPORTANT? Helps clients respond to emergencies and preserve community standing.</p>	<p>WHY IS THIS IMPORTANT? Swift attention to global compliance avoids business interruption.</p>

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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AIG Excess Casualty



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- 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



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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.

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- 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

North America Leadership



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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

Learn more: www.aig.com/whyaig

Why AIG

Experience and Reliability	Specialized Underwriting	Industry Claims Expertise
<p>ISSUE A recent transaction created coverage deficiencies in the program of an insurance company client.</p> <p>SOLUTION AIG revised coverage terms and conditions to address coverage needs created by the transaction.</p> <p>BENEFIT The insured maintained comprehensive coverage mid-policy term.</p>	<p>ISSUE A bank sought a combined cyber and fidelity solution for simplified coordination of coverage and claims handling.</p> <p>SOLUTION AIG's team of specialized underwriters provided combined cyber liability and fidelity coverage package solution.</p> <p>BENEFIT AIG's integrated financial institutions team provided the client with a customized solution to meet their specific needs.</p>	<p>ISSUE 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>SOLUTION 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>BENEFIT By prevailing at trial, the client avoided regulatory fines and penalties, upheld existing policy language, and protected its reputation.</p>
<p>WHY IS THIS IMPORTANT? AIG's understanding of financial institution risks helps address clients' evolving management liability risks.</p>	<p>WHY IS THIS IMPORTANT? AIG specialized underwriting ensures we can provide the right solutions to client risks.</p>	<p>WHY IS THIS IMPORTANT? AIG's deep understanding of financial institutions' risks helps ensure claims are addressed strategically and efficiently.</p>

What is AIG Financial Institutions?

AIG provides dedicated expertise and a holistic approach to managing the financial lines exposures faced by financial institutions today and in the future.

- Integrated D&O, EPL, Fidelity, Fiduciary, E&O, and Cyber Liability programs tailored to each client's needs.
- Broad appetite for financial institutions of all types and sizes.

Learn more: www.aig.com/whyaig

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

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

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The AIG Advantage

Experience-Driven, Bespoke Service

- Provides technical expertise and a service platform to address clients' exposures anywhere in the world
- Combines a broad underwriting appetite with program design flexibility and execution through local resources
- Seamless integration with AIG's domestic and foreign casualty platforms, including local policy and compliance coordination via AIG Passport
- Offers dedicated account teams with deep international experience to deliver consistency and efficiency

WHY IS THIS IMPORTANT?

Deep technical expertise informs flexible, customized solutions with consistency.

Global Network

- Provides expertise, solutions, and service through one of the largest global networks in the industry
- Ensures access to local trusted resources to help navigate nuances in 215+ countries and jurisdictions and 40+ languages
- Coordinates local network country partners to efficiently address legal and regulatory requirements and language barriers
- Provides 24/7 global medical, travel, and security assistance via phone to support clients and employees wherever they travel*

WHY IS THIS IMPORTANT?

Global reach and service platform enables a more seamless and efficient program.

On-Demand Technology and Data

- Optimizes global policy program management with real-time account data and analytics available 24/7 via the myAIG Client Portal
- Provides access to multinational program claims information via our online, on-demand, customized claims analysis and reporting platform, IntelliRisk®
- Delivers comprehensive, global capabilities with ease and accuracy

WHY IS THIS IMPORTANT?

Industry-leading technology enables clients to access real-time data to manage claims and risks.

**215+
countries and
jurisdictions**

**40+
languages**

**24/7
global
assistance**

Learn more: www.aig.com/whyaig

Why AIG

Experience and Service	Global Network	Data on Demand
<p>ISSUE A government contractor required additional services that addressed potential travel into high-risk territories, education of DBA/FVC/A&H coverage interactions and concept of Duty of Care, and high hazard travel risk management.</p> <p>SOLUTION AIG's service team leveraged compliance knowledge and expertise on the legal restrictions and challenges of potentially operating in the territories. AIG was able to provide a holistic, compliant approach and establish a long-term solution to write all lines of business.</p> <p>BENEFIT The client was able to bind a more cost-effective and robust foreign package program with a better understanding of the risks when traveling to high-risk territories and had access to additional risk management tools to reduce the likelihood of employee injuries.</p>	<p>ISSUE A plastic manufacturer was involved in a defective product suit in South America, which was complicated by multiple overseas jurisdictions, challenges posed by the global pandemic, and coordination of various stakeholder interests in both the U.S. and Latin America.</p> <p>SOLUTION AIG facilitated the active collaboration between the U.S.-based claims team, overseas in-country claims teams, the U.S. client, and the overseas client, providing the ability to expedite the resolution process.</p> <p>BENEFIT The insured had access to strong overseas in-country claims resources with expertise in the relevant local jurisdictions, and a strong centralized U.S. team allowed for consistent and efficient communication to all stakeholders.</p>	<p>ISSUE An international retailer with a complex multinational program had servicing issues with its incumbent carrier. This included challenges in addressing underlying operational problems, delaying local policy issuance.</p> <p>SOLUTION AIG provided superior multinational servicing capabilities, a robust network of owned offices and top-tier partners, and technological capabilities to increase collaboration and transparency. The myAIG Client Portal tool was implemented at binding – with access for the broker and client – to ensure monitoring of the local policy issuance.</p> <p>BENEFIT The client, broker, and underwriter had real-time visibility into potential issues allowing for timely local policy issuance. Transparency into this complex multinational program created a stronger relationship built around trust.</p>
<p>WHY IS THIS IMPORTANT? Knowledge and experience driving the right solution.</p>	<p>WHY IS THIS IMPORTANT? Multinational collaboration with local expertise on the ground where you need it most.</p>	<p>WHY IS THIS IMPORTANT? Combining technology and human expertise enables efficient delivery of services.</p>

What is AIG Foreign Casualty?

Our industry experts, supported by the full breadth of AIG's global capabilities, are dedicated to structuring programs that effectively and efficiently manage risk by providing solutions designed to address:

- Customized casualty or package coverage for U.S.-based organizations with foreign casualty exposures
- Beyond-the-policy solutions with comprehensive client support from pre-bind to program implementation to post-bind
- 24/7 global medical, travel, and security assistance

* AIG Travel cannot provide assistance into any country that is the subject of economic and/or diplomatic sanctions, prohibitions or restrictions.

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AIG Global Energy Middle Market (GEMM)



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

- Connecting you with world-class Global Energy Middle Market (GEMM) leadership
- Highlighting AIG GEMM's key areas of differentiated value
- Providing examples of AIG GEMM's advantages working for brokers and clients
- Showcasing why we have an industry leading GEMM position in the marketplace

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The AIG Advantage

Specialized Underwriting Expertise

- Employs local teams of highly experienced underwriters who specialize in energy industry, multi-state risks
- Leverages in-house, energy-specific loss control expertise to understand clients' unique industry risks and create customized solutions
- Provides a broad industry appetite for energy-related upstream and mid-stream businesses – including renewables and manufacturing

WHY IS THIS IMPORTANT?

AIG's specialized underwriting enables customized solutions tailored to clients' industry-specific needs.

Industry-Specific Risk Consulting

- Deploys experienced, energy industry-trained risk consultants and engineers to client sites to proactively guide and develop effective safety and risk management solutions
- Helps clients improve their Experience Modification Factor (safety score) through enhancements to worker safety
- Offers e-learning platforms containing workplace safety, accident investigation, and energy risk management content to help meet training needs

WHY IS THIS IMPORTANT?

AIG's energy-specific risk engineers have the industry expertise, tools, training, and services to help clients reduce risks.

Claims Capabilities

- Responds quickly with industry claims experts, and provides access to IntelliRisk® for claim data analysis and automated reporting
- Employs proven settlement strategies and a network of panel attorneys to help clients maximize settlement values and mitigate adverse developments
- Helps reduce clients' cost of employee injury claims and down time via Nurse Triage and Outcome-Based Network Programs

WHY IS THIS IMPORTANT?

AIG's energy claims expertise, services, and technology help reduce the cost of claims and enable business continuity.

Energy-specific underwriting expertise

Industry-trained risk engineers

Multi-state risks across all 50 states

Learn more: www.aig.com/whyaig

AIG Global Energy Middle Market (GEMM)



Why AIG

Specialized Underwriting Expertise	Industry-Specific Risk Consulting	Claims Capabilities
<p>ISSUE: An Energy Inspection company was given short notice of being non-renewed due to a change in operations.</p> <p>SOLUTION: GEMM's underwriters held a risk control call with the client allowing us to quickly provide a customized solution based on our in-depth expertise in the industry.</p> <p>BENEFIT: The client was able maintain uninterrupted coverage supported by AIG's strength and stability in this specialized industry.</p>	<p>ISSUE: An energy contractor needed to reduce manual material handling injuries in its distribution centers. Safety practices and training were inconsistent across locations.</p> <p>SOLUTION: AIG's risk consultants created a standardized safety program and conducted safety training at multiple facilities, including management training to support a consistent safety-focused culture for the client.</p> <p>BENEFIT: Within months of implementation of AIG's risk consulting recommendations, the severity and frequency of work-related material handling injuries were reduced more than 20%.</p>	<p>ISSUE: An energy exploration company sought improved access to its real-time claims data for its auto liability and workers' compensation policies.</p> <p>SOLUTION: After engaging AIG, the client was able to directly access their claims data via IntelliRisk®.</p> <p>BENEFIT: The client had access to claim information and automated reporting, allowing them to conduct in-depth analysis and manage risk more effectively.</p>
<p>WHY IS THIS IMPORTANT? AIG's broad understanding of energy risks enabled it to promptly provide client solutions.</p>	<p>WHY IS THIS IMPORTANT? AIG's loss control and engineering experts provide hands-on support to help reduce clients' total cost of risk.</p>	<p>WHY IS THIS IMPORTANT? AIG helps clients gain actionable claims insights through online tools and intelligence.</p>

What is AIG Global Energy Middle Market (GEMM)?

AIG GEMM delivers coordinated auto liability and workers' compensation insurance programs and risk engineering services tailored to help protect middle market energy and energy-related companies against complex and specific industry risks.

AIG's GEMM deploys teams of specialized underwriters, risk control engineers, and claims professionals to help energy and energy-related companies mitigate risk and reduce losses.

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

- Connecting brokers with world-class Lexington Healthcare professional liability leadership
- Highlighting Lexington Healthcare's key areas of differentiated value
- Providing examples of Lexington Healthcare's advantages working for brokers and their clients
- Showcasing why Lexington Healthcare has an industry leading professional liability position in the marketplace

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The Lexington Healthcare Advantage

Customized Healthcare Solutions

- Applies 50+ years of Lexington Healthcare's experience, claims data, and risk trend insights, to produce innovative, long-term client solutions
- Provides sustainable, customized coverages for small to large medical facilities and hospitals supported by a dedicated team of healthcare underwriters
- Seamlessly integrates solutions for specialized healthcare workers compensation and auto with AIG member companies

WHY IS THIS IMPORTANT?

Lexington Healthcare experts cultivate long term relationships to identify emerging risks and respond with tailored solutions.

Proven Claims Expertise

- Supports clients with 25+ dedicated, in-house healthcare claims professionals – including attorneys and clinicians – and provides access to premier defense counsel
- Applies decades of clinical and legal healthcare expertise to understand and address the uniqueness of healthcare claims
- Delivers a holistic claims approach to ensure effective claims resolutions and outcomes for healthcare policyholders

WHY IS THIS IMPORTANT?

Lexington Healthcare's dedicated claims team and technical expertise helps to ensure that claims are effectively resolved.

Risk Consulting & Education

- Provides in-house clinical risk managers for virtual and on-site client risk consultations and online risk management resources
- Delivers healthcare-focused certified training including workplace violence, verbal de-escalation and crisis prevention, as well as risk alerts and access to Lexington Healthcare's risk management helpline
- Hosts quarterly risk management webinars to support policyholder's knowledge of emerging healthcare trends

WHY IS THIS IMPORTANT?

Lexington Healthcare's in-house experts provide critical risk consulting and education in support of their risk management programs.

Healthcare industry leader for 50+ years

25+ in-house healthcare claims professionals

Dedicated healthcare clinical risk managers

Learn more: www.aig.com/whyaig

Why Lexington Healthcare

Customized Healthcare Solutions	Proven Claims Expertise	Risk Consulting & Education
<p>ISSUE A healthcare staffing firm needed a customized insurance program to support their ability to bid on new contracts.</p> <p>SOLUTION Lexington Healthcare experts quickly evaluated the staffing firm's contractual needs and developed a tailored insurance program responsive to the unique requirements.</p> <p>BENEFIT Coverages provided by Lexington Healthcare allowed the healthcare staffing firm to effectively enter into new contracts.</p>	<p>ISSUE A longstanding hospital client had a patient injury as the result of a wrong site surgery.</p> <p>SOLUTION AIG claims experts worked closely with the hospital client to understand the potential process errors allowing them to focus on an effective claims resolution strategy aligned with the hospital's priorities.</p> <p>BENEFIT The hospital client was able to put a strategy in place to help mitigate process errors before they occur.</p>	<p>ISSUE A specialized primary care clinic lacked a root cause analysis process and was struggling to create and implement a viable solution.</p> <p>SOLUTION As part of Lexington Healthcare's risk management education series, the client attended our webinar on root cause analysis. Following the webinar, the client approached Lexington Healthcare risk management consultants for further guidance.</p> <p>BENEFIT With Lexington Healthcare's help, the clinic was able to expedite the development and launch of their own, customized root cause analysis tool as part of their enterprise risk management platform.</p>
<p>WHY IS THIS IMPORTANT? Lexington Healthcare addresses clients' coverage needs with solutions that are flexible and responsive.</p>	<p>WHY IS THIS IMPORTANT? Lexington Healthcare's dedicated claims team helps clients achieve their risk and claims management objectives.</p>	<p>WHY IS THIS IMPORTANT? Lexington Healthcare's dedicated clinical risk consultants provide education and resources to support the policyholder's risk management goals.</p>

What is Lexington Healthcare?

Lexington Healthcare has been providing continuous, flexible coverage options to the healthcare industry for over 50 years. It combines collective experience with broad coverages and flexibility in rate and form to create tailored insurance programs. And, with continuous investment in risk management services, policyholders are supported with best-in class tools and resources to prevent and mitigate losses. However, when a loss does occur, Lexington Healthcare's claims investigation and resolution services are provided by experienced teams dedicated solely to healthcare related claims.

Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer. 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 www.aig.com.

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AIG M&A Representations & Warranties



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

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

North America Leadership



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The AIG Advantage

Prompt Solutions for Transactions

- Employs an experienced team of accomplished M&A professionals — many of whom are former lawyers and tax experts
- Empowers dedicated underwriters with decision-making authority to ensure clients receive appropriate and timely solutions
- Provides tailored programs that facilitate transaction execution

WHY IS THIS IMPORTANT?

AIG M&A solutions help clients to effectively close transactions in a timely manner.

Multinational Capabilities

- Leverages expertise of underwriters based in financial centers across 14 countries to support transactions around the globe
- Enables dedicated regional underwriters with local M&A market knowledge to be creative problem solvers and provide dynamic, client-specific solutions
- Provides clients consistent, seamless multinational expertise and solutions in 215+ countries and jurisdictions

WHY IS THIS IMPORTANT?

AIG's global capabilities help enable clients to close transactions around the world.

Collaborative Claims Expertise

- Employs specialized, in-house claims professionals who partner with clients to handle complex transactional claims
- Leverages decades of M&A claims experience as one of the industry's transactional risk pioneers
- Customizes transactional solutions utilizing our broad underwriting and claims expertise across industries, geographies, and sectors.

WHY IS THIS IMPORTANT?

AIG M&A claims professionals manage one of the industry's largest, most varied claims portfolios to deliver expert claims counsel and outcomes.

**Commercial
execution
in a timely
manner**

**Capabilities
in 215+
countries and
jurisdictions**

**Decades
of claims
insights and
expertise**

Learn more: www.aig.com/whyaig

AIG M&A Representations & Warranties



Why AIG

Prompt Solutions for Transactions

ISSUE

A company with a diverse range of investments in different sectors sought a single insurance carrier for all of its acquisitions, including a transaction set to close quickly.

SOLUTION

AIG promptly delivered a coverage solution to the client for the transaction.

BENEFIT

The client completed its transaction on time and established AIG as a long-term partner for their diverse range of future deals.

WHY IS THIS IMPORTANT?

AIG responds promptly with solutions that help clients close time-sensitive deals across multiple company sizes, industries, and geographies.

Multinational Capabilities

ISSUE

A client was acquiring a company that had various multinational exposures including operations in North America, Europe, and Asia Pacific.

SOLUTION

AIG delivered a seamless solution that helped cover their multinational exposures, supported by teams based in financial centers across 14 countries.

BENEFIT

The client completed its complex multinational transaction utilizing one carrier partner.

WHY IS THIS IMPORTANT?

AIG's multinational and local M&A expertise helps clients address risk across the globe.

Collaborative Claims Expertise

ISSUE

A corporate buyer purchased an R&W policy for the acquisition of a manufacturing company. After the deal closed, federal inspectors shut down the acquired company's factory for three days due to regulatory violations.

SOLUTION

AIG confirmed that a breach of the compliance with laws representation had occurred and agreed that the amount of direct losses suffered by the buyer on a multiplied basis was the correct measure of damage.

BENEFIT

The R&W policy helped protect the client from certain financial loss due to unknown exposures resulting from the acquisition.

WHY IS THIS IMPORTANT?

AIG's dedicated and experienced claims team specializes in disputes surrounding complex transactions and processes client claims swiftly with proven claims paying ability.

What is AIG M&A Representations & Warranties?

Helps protect buyers or sellers in merger and acquisition transactions from financial loss in the event of a breach of representations and warranties made by the sellers.

- Deal size: \$25M to approximately \$4B+.
- \$100M maximum line size for any single transaction.
- Retention typically 1.0% of the enterprise value, dropping to 0.5% after 12 months.

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AIG Tax Liability Insurance



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

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

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The AIG Advantage

Prompt Solutions to Tax Issues

- Employs former lawyers and tax experts empowered to provide tailored client solutions quickly and strategically
- Helps address certain tax liabilities arising from inaccurate tax representations and re-thought tax treatments
- Enables clients to reduce or eliminate a contingent tax exposure arising from tax treatment of a transaction, investment or other tax position that may be challenged by U.S. or foreign tax authorities

WHY IS THIS IMPORTANT?

AIG's proven tax liability insurance experts help clients with timely solutions.

Underwriting and Claims Expertise

- Leverages decades of proven experience to provide clients with creative, high-quality solutions to certain potential tax exposures
- Employs dedicated, in-house claims professionals who collaborate with underwriters to handle clients' complex transactional claims
- Customizes solutions utilizing our broad underwriting and claims expertise across various tax risks, geographies, and sectors

WHY IS THIS IMPORTANT?

AIG's underwriting and claims professionals manage one of the industry's largest, most varied claims portfolios to deliver tailored solutions and expert claims counsel.

Multinational Capabilities

- Leverages expertise of tax liability teams strategically located in the U.S., U.K., Europe, and Asia Pacific to help support clients' needs across the globe
- Enables dedicated regional underwriters with local tax expertise to be creative problem solvers and provide client-specific solutions
- Provides consistent, seamless service and solutions across the globe

WHY IS THIS IMPORTANT?

AIG tax liability experts provide solutions for clients around the globe.

Dedicated underwriters with legal and tax expertise

Prompt solutions from experienced carrier

Expertise and solutions around the globe

Learn more: www.aig.com/whyAIG

Why AIG

Prompt Solutions to Tax Issues	Underwriting and Claims Expertise	Multinational Capabilities
<p>ISSUE A developer of a renewable energy project sought investment from a tax equity investor. At the last minute, the investor required a credit-worthy party to provide a 10-year indemnity for certain risks relating to the tax credits to which it was entitled.</p> <p>SOLUTION Decades of experience underwriting complex tax risks positioned AIG to quickly provide a tailored coverage solution.</p> <p>BENEFIT The developer secured the critical equity investment allowing them to complete the project.</p>	<p>ISSUE A target company was contemplating an internal reorganization in anticipation of a divestiture. This reorganization resulted in a potential tax liability issue that created an impasse as to who should bear that transactional risk.</p> <p>SOLUTION With a deep understanding of complex tax exposures, AIG tailored a coverage solution that bridged the gap in negotiations and transferred a portion of the financial risk associated with the potential tax liability to AIG.</p> <p>BENEFIT The parties proceeded with the acquisition knowing they had some financial protection should the acquired business's tax position be successfully challenged by the taxing authority.</p>	<p>ISSUE A buyer of an overseas target company discovered a potential complex tax issue that could have a materially negative impact on the investment rationale.</p> <p>SOLUTION AIG underwrote the tax risk and bound a local policy, leveraging the expertise and capabilities of its global network.</p> <p>BENEFIT The buyer proceeded with the overseas acquisition knowing they had some protection from the financial risk of an adverse tax determination.</p>
<p>WHY IS THIS IMPORTANT? Multi-decade experience enabled AIG to expediently tailor a tax liability solution for the client.</p>	<p>WHY IS THIS IMPORTANT? AIG's proven experience and deep underwriting of tax liabilities helps clients secure the right coverages, allowing buyers and sellers to transfer some of the financial risk associated with certain tax risks that could otherwise hamper negotiations.</p>	<p>WHY IS THIS IMPORTANT? AIG's multinational and local tax liability expertise helps clients address risk across the globe.</p>

What is Tax Liability Insurance?

Tax Liability insurance enables insureds to reduce or eliminate certain financial loss arising from a tax authority's successful challenge of tax treatment during a transaction.

AIG tax liability insurance can support several key areas of tax coverage:

- Renewable energy tax credits (solar, wind, fuel cell, carbon capture): investment tax credits (ITCs), production tax credits (PTCs) and carbon sequestration (Sec. 45Q).
 - AIG products facilitate investment in renewable projects by shifting some of the financial risk associated with the potential loss of credits from tax equity investors.
- U.S. M&A related issues including but not limited to S Corporation status, REIT qualification, tax-free reorganizations, international tax (CFCs, FTCs, Sec. 367), dividend treatment, partnership distributions, compensation, and state tax.
- Canadian tax issues including taxable Canadian property, capital loss, partnership treatment, Canadian GST, GAAR, and Canadian land transfer tax.

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

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

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The AIG Advantage

Product Creativity and Flexibility

- Addresses the full spectrum of marine liability and coverage needs through deep industry experience and the ability to deliver specialized, flexible solutions
- Coordinates dedicated underwriting and claims experts to understand clients' risk profile and create customized programs for Primary and Excess placements
- Provides tailored solutions for businesses of all sizes with exposures around the world across a wide range of industry segments from ports & terminals to shipyards to transportation

WHY IS THIS IMPORTANT?

AIG Marine Liability delivers customized solutions and program flexibility to meet our client's specific needs.

Multinational Capabilities

- Delivers world-class multinational expertise, sustainable solutions and supportive claims service to clients in a globally consistent and seamless fashion
- Combines access to one of the industry's largest global networks, spanning 215+ countries and jurisdictions, with local in-country expertise
- Empowers clients with innovative technology and tools to systematically evaluate multinational insurance needs, from compliance to claims handling

WHY IS THIS IMPORTANT?

AIG Marine Liability has multinational expertise to help solve client challenges around the world.

Risk Consulting and Claims Expertise

- Provides Marine Loss Control teams of licensed master mariners and vessel chief engineers with experience as adjusters and surveyors
- Partners with clients to analyze exposures and loss histories and details risk control recommendations and underwriting solutions for ports and marine terminals
- Provides dedicated claims team, with average experience of more than 19 years, to help clients effectively resolve claims

WHY IS THIS IMPORTANT?

AIG Marine Liability has unparalleled risk consulting and claims expertise to help clients manage traditional and emerging risk whenever and wherever they need.

Stable marine industry leader for 100+ years

Multinational capabilities in 215+ countries and jurisdictions

Dedicated claims professionals

Learn more: www.aig.com/whyaig

Why AIG

Product Creativity and Flexibility	Multinational Capabilities	Risk Consulting and Claims Expertise
<p>ISSUE A government contractor required a cyber product to sit alongside their marine shipbuilding exposures.</p> <p>SOLUTION AIG Marine Liability worked closely with the AIG cyber team to customize a program to address the client's exposure, fill in the gaps around coverages and provide a solution that other carriers could not offer.</p> <p>BENEFIT Collaboration among the client, broker and AIG Marine Liability team resulted in the contractor receiving the tailored coverages it needed.</p>	<p>ISSUE A marine terminal client recently acquired a company with assets located in the U.S. and Canada, which required local coverage in both countries.</p> <p>SOLUTION AIG deployed local admitted coverage that covered various layers in the client's liability tower.</p> <p>BENEFIT AIG's global network was there to quickly provide the client with local underwriting expertise and market leading capacity.</p>	<p>ISSUE A Marine Liability client needed to benchmark their risk and safety procedures against their peers.</p> <p>SOLUTION AIG Marine Loss Control Engineering (MLCE) conducted a tabletop exercise and onsite review of the insured's operations to assess against best practices.</p> <p>BENEFIT MLCE collaborated with the client to create and implement a prescriptive risk management program.</p>
<p>WHY IS THIS IMPORTANT? AIG Marine Liability's full spectrum of product capabilities and expertise enable client solutions.</p>	<p>WHY IS THIS IMPORTANT? AIG's expansive network and local knowledge helps Marine Liability clients get their multinational risks covered.</p>	<p>WHY IS THIS IMPORTANT? AIG Marine Loss Control Engineering helps clients put proper risk control procedures in place to protect insured assets.</p>

What is AIG Marine Liability?

- Target Classes: Medium-to-large ports & terminals, marine transportation, shipping & logistics companies, marine construction and vessel charterers
- Primary Marine General Liability (\$1M capacity) with selective appetite for up to \$5M Primary Liability and Excess Liability (\$25M capacity)
- Lead and follow capability
- Ability to cover ancillary marine exposures with MGL, including Hull, Protection and Indemnity (P&I) and Inland Marine
- US and Canada admitted security
- Consultation regarding selection of transport route, means of conveyance, packaging, security requirements, etc. for special transport risks
- Small to Medium Enterprise (SME) Marine Construction Package capability

For more information on products and appetite, visit <https://www.aig.com/business/industry/marine>

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

- Connecting clients with world-class Marine leadership
- Highlighting AIG Inland Marine's key areas of differentiated value
- Providing examples of AIG Inland Marine's advantages working for brokers and clients
- Showcasing why AIG has an industry leading Inland Marine position in the marketplace

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The AIG Advantage

Committed Global Partner

- Delivers customized solutions for clients' standard or complex risks leveraging a long-established market commitment, marine expertise and an extensive portfolio
- Provides flexible proactive solutions through a holistic approach across underwriting, claims and risk consulting
- Deploys a consistent, seamless experience supported by locally admitted coverage for clients in over 215 countries and jurisdictions

WHY IS THIS IMPORTANT?

AIG Inland Marine is committed to providing clients customized solutions wherever they may be or go.

Specialized Solutions

- Creates solutions tailored to clients' complex needs utilizing industry leading underwriting, global resources, and data & analytics
- Sustains a broad appetite to meet the needs of clients with Inland Marine Transportation & Logistics and Construction & Equipment risk exposures
- Dedicates a team of Inland Marine underwriters around the world who have the experience and knowledge to provide differentiated client solutions

WHY IS THIS IMPORTANT?

AIG Inland Marine's specialized team enables clients to address their complex global risks.

Risk Consulting and Claims Expertise

- Provides dedicated Marine Loss Control Engineering (MLCE) and Claims resources to help clients understand their risks
- Upon coverage confirmation, AIG's Marine Claims Promise provides funds up to 50% of client's share of an agreed loss estimate within 7 days for property damage/repairs, sue and labor, and debris removal
- Delivers a global, end-to-end solution for clients' claims intake, adjudication and management to help ensure a seamless claims process

WHY IS THIS IMPORTANT?

AIG Inland Marine's dedicated risk consulting and claims teams help clients understand their risks and recover from losses.

**Delivers
customized
solutions**

**Dedicated
risk engineers
and claims
professionals**

**Global
footprint
in 215+
countries and
jurisdictions**

Learn more: www.aig.com/whyaig

Why AIG

Committed Global Partner	Specialized Solutions	Risk Consulting and Claims Expertise
<p>ISSUE: A global logistics company faced an unexpected reduction in coverage from its existing carrier.</p> <p>SOLUTION: Working in partnership with the client and broker, AIG quickly mobilized its global inland marine transportation resources to understand their risk and develop a tailored program.</p> <p>BENEFIT: The client maintained inland marine transportation coverages that addressed their unique risks and allowed them to continue operations without interruption.</p>	<p>ISSUE: A longstanding client with significant losses was up for renewal.</p> <p>SOLUTION: The AIG Inland Marine team, in coordination with Underwriting, Claims, Distribution, Actuarial, Multinational, and Captives, worked with the client and its broker to understand the program's goals and provide a mutually beneficial solution.</p> <p>BENEFIT: The revamped program enables the client to maintain coverage with a sustainable long-term solution.</p>	<p>ISSUE: A construction client sustained a loss to a brand-new critical excavator that required a specialized inspection and repair.</p> <p>SOLUTION: AIG quickly mobilized its dedicated inland marine risk engineers and claims team to appraise the equipment on the same morning the loss was submitted resulting in the prompt inspection and repair of the damaged unit.</p> <p>BENEFIT: AIG Marine Loss Control Engineering (MLCE) and Claims teams enabled the client to limit downtime costs and return to business.</p>
<p>WHY IS THIS IMPORTANT? As a committed global partner, AIG's Inland Marine team can quickly provide customized solutions for clients domestically and worldwide.</p>	<p>WHY IS THIS IMPORTANT? AIG Inland Marine draws on vast AIG resources to deliver flexible, creative solutions that meet clients' specific goals.</p>	<p>WHY IS THIS IMPORTANT? AIG Inland Marine has the resources to help clients recover from losses.</p>

What is AIG Inland Marine?

Transportation & Logistics

- Target Risk Classes: Motor Truck Carriers (Vehicle Physical Damage [VPD] & Motor Truck Cargo [MTC]), subject to applicable state laws/regulation; warehousing of all National Fire Protection Association (NFPA) commodity class types; third-party logistics (3PL); ancillary exposures (property, equipment, installation, etc.)
- Broad commodity appetite; up to \$25M Per Occurrence / \$10M Per Occurrence CAT
- Ability to combine multiple coverages under one policy/limit/deductible structure
- Admitted capability using AAIS forms

Construction & Equipment

- Target Risk Classes: Contractors of all types, oil and gas field service contractors, public entity equipment exposures, contractor's equipment rental and sales and port and marine terminal cargo handling equipment
- Up to \$25M in policy limits; \$10M for earthquake, flood and named windstorm
- Business Interruption coverage available
- Option for combined program with property and other inland marine coverages

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- Highlighting AIG Ocean Cargo's key areas of differentiated value
- Providing examples of AIG Ocean Cargo's advantages working for brokers and clients
- Showcasing why we have an industry leading Ocean Cargo position in the marketplace

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The AIG Advantage

Specialized Solutions

- Creates customized, sustainable ocean cargo solutions utilizing industry leading expertise, claims data, risk engineering and trend insights
- Provides flexible coverages from basic shipments to complex, global risks across a wide range of industries including manufacturing, healthcare, technology, mining and energy
- Dedicates a team of ocean cargo underwriters around the world who have the experience and knowledge to provide differentiated client solutions

WHY IS THIS IMPORTANT?

AIG Ocean Cargo's broad appetite, collaborative approach and understanding of specialized risks provides customized solutions.

Multinational Expertise and Captive Management

- Enables a consistent, seamless experience supported by locally admitted coverage for clients in over 215 countries and jurisdictions
- Supports clients with captive management services, captive feasibility studies, operational reviews, and accounting and in-domicile regulatory filings
- Offers clients many of the benefits of standalone captives, without the full operating costs of standalone captives, through "rent-a-captive" facilities in Vermont and Bermuda

WHY IS THIS IMPORTANT?

AIG Ocean Cargo provides clients with a suite of global insurance and captive solutions.

Risk Consulting and Claims Expertise

- Provides Marine Loss Control Engineering (MLCE) and Claims resources to help clients understand their risks
- Upon coverage confirmation, AIG's Marine Claims Promise provides funds up to 50% of client's share of an agreed loss estimate within 7 days for property damage/repairs, sue and labor, and debris removal
- Delivers a global, end-to-end solution for clients' claims intake, adjudication and management to help ensure a seamless claims process

WHY IS THIS IMPORTANT?

AIG Ocean Cargo's specialized team enables clients to address their complex global risks.

**Integrated
"One AIG"
approach**

**Global
footprint
in 215+
countries and
jurisdictions**

**Dedicated
risk engineers
and claims
professionals**

Learn more: www.aig.com/whyaig

Why AIG

Specialized Solutions	Multinational Expertise and Captive Management	Dedicated Claims and Loss Control
<p>ISSUE A global manufacturing client expanded operations through an acquisition that changed its risk profile and insurance requirements.</p> <p>SOLUTION AIG developed a tailored integrated solution that addressed the client's enhanced risks supported by Ocean Cargo, Excess Casualty and Cyber.</p> <p>BENEFIT The company was able to integrate the new entity into their existing insurance program, further enhanced by the expanded coverage necessary.</p>	<p>ISSUE A long-time, multinational client was experiencing increased loss activity and needed a solution to restructure their global marine cargo program.</p> <p>SOLUTION AIG Ocean Cargo, with the support of Multinational, developed a customized solution building on the client's current program and pre-existing captive facility.</p> <p>BENEFIT The client received sustainable, long-term solutions designed to specifically address their global marine cargo risk.</p>	<p>ISSUE A client wanted to benchmark their marine cargo supply chain risk and procedures to help ensure the safety of their products in transit.</p> <p>SOLUTION AIG Marine Loss Control Engineering (MLCE) conducted a route survey for accumulation, seasonality, and packaging standards. It also completed an on-site port assessment for stowage, securing practices and vessel suitability.</p> <p>BENEFIT MLCE collaborated with the client to create and implement a prescriptive risk management program for their marine cargo risks.</p>
<p>WHY IS THIS IMPORTANT? AIG's integrated platform helps provide evolving clients with the solutions they need.</p>	<p>WHY IS THIS IMPORTANT? AIG Ocean Cargo seeks first to understand each client's risks, and then provide client-specific solutions.</p>	<p>WHY IS THIS IMPORTANT? MLCE's distinctive industry knowledge, collaborative approach and trending platforms enable informed and client-specific decision-making.</p>

What is AIG Ocean Cargo Insurance?

- Target Classes: importers, exporters, manufacturers, wholesalers, and distributors who have international transit exposures; general cargo – containerized goods; bulk & break bulk cargo – liquids and dry; project cargo
- Specialties include multinational controlled master programs, captive fronting, stock throughput and logistics package policies (Freight Pak) including shipper's interest and various freight service liability coverages
- Capacity:
 - Transit = \$50M
 - Storage/Warehouse = \$50M (Natcat = \$10M per occurrence and in the annual aggregate)
- Consultation regarding selection of transport route, means of conveyance, packaging, security requirements, etc., for special transport risks

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AIG CrisiSolution® (Kidnap, Ransom, and Extortion)



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

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

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The AIG Advantage

Global Reach & Local Expertise

- Embeds crisis solution experts across the globe to support clients with local market knowledge and insight
- Deploys response teams from strategic locations worldwide for timely responses, regardless of operational environment or crisis complexity
- Engages with global crisis management response and consulting firms including Crisis24 and MBL Global for planning, training, and crisis management support

WHY IS THIS IMPORTANT?

AIG experts and strategic partners support clients with global reach and local market knowledge.

Innovative Crisis Management

- Tailors crisis management solutions to protect clients against a broad range of security threats in high-risk industries including energy, mining, multinationals, NGOs
- Provides access to AIG GlobalWatch assistance app, our online security risk portal, and 24/7 hotline for best-in-class global crisis prevention and response services
- Draws on vast crisis management education and training resources to help prepare clients – large and small – for emerging threats

WHY IS THIS IMPORTANT?

Coverage, technology, training, and education help clients better prepare for and manage crisis incidents.

Deep Claims Experience

- Provides 200+ claims professionals globally who speak local languages and understand local laws, customs, and cultures
- Addresses claims needs by leveraging 40+ years of crisis management leadership and insight from more than 2,000 claims worldwide
- Applies claims insights to evolve and improve global KR&E solutions to meet emerging client exposures

WHY IS THIS IMPORTANT?

AIG's deep claims expertise results in enhanced claims experiences and KR&E solutions.

**Worldwide
crisis
management
support**

**Global
response
locations**

**200+
dedicated
claims
professionals**

Learn more: www.aig.com/whyaig

AIG Kidnap, Ransom, and Extortion (KR&E)

Why AIG

Global Reach & Local Expertise	Innovative Crisis Management	Deep Claims Experience
<p>ISSUE: A global business with both local nationals and expats operates in a country where the political environment quickly became unstable.</p> <p>SOLUTION: Leveraging the pre-event preparation and training provided by AIG, the client quickly deployed its crisis management and emergency communications protocols, allowing for safe evacuation and relocation of all expats and local nationals, medical treatment, and family support as necessary.</p> <p>BENEFIT: The client was prepared to act quickly in the event of a crisis and, with the support of our emergency operations centers, relocated its employees and their families efficiently and safely.</p>	<p>ISSUE: While living abroad with their family, the spouse of a CEO believed they were being followed.</p> <p>SOLUTION: The client implemented its AIG-supported crisis plan. AIG responded immediately by sending in-person security to protect the spouse, engaging with local law enforcement, and ensuring the family's safety.</p> <p>BENEFIT: The CEO's spouse was kept out of harm's way, reinforcing the continued need for a safe travel advice plan for executives and their families, including guidance for lone travelers, allowing for rapid response in the event of an emergency.</p>	<p>ISSUE: A former employee dismissed for gross negligence made specific threats against the company's current employees.</p> <p>SOLUTION: The client immediately contacted AIG, who engaged Crisis24 — a specialized crisis prevention and response consultancy that worked with the client's crisis team to increase security awareness and employee safety. In addition, local police were engaged, extra security was provided, and protocols were established to report potential active shooter incidents for early intervention.</p> <p>BENEFIT: The client was prepared to quickly respond to the threat through its preparedness training supported by AIG's claims professionals and Crisis24.</p>
<p>WHY IS THIS IMPORTANT? Full-spectrum crisis planning and response services help secure clients' people and assets abroad.</p>	<p>WHY IS THIS IMPORTANT? Innovative crisis management protocols help ensure the safety of clients' high-profile employees and their families.</p>	<p>WHY IS THIS IMPORTANT? AIG's trusted partners and experienced claims professionals help clients prepare for and recover from crisis events.</p>

What is AIG's Kidnap, Ransom and Extortion (KRE) Insurance?

AIG's KR&E insurance provides worldwide primary and excess coverage for kidnapping, extortion, wrongful detention, hijacking, threat, disappearance, and hostage crisis for corporate entities and their insured person(s), as well as high net worth families.

Supplemental endorsements are available for assault (active shooter and workplace violence), child abduction, evacuation and repatriation, express kidnapping for an event lasting less than 24 hours, value of products, business interruption, and stalking.

Coverage includes 24/7 access to best-in-class global crisis prevention and response service providers.

Broad risk appetite with the ability to tailor coverage to specific client requirements for a range of companies, including high risk industry classes such as energy and mining, maritime, multinationals, charities, and NGOs.

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

- Connecting brokers with world-class LexPro leadership specializing in management liability insurance solutions
- Highlighting LexPro's key areas of differentiated value
- Providing examples of LexPro's advantages working with brokers and their clients
- Showcasing why LexPro has an industry-leading management liability position in the wholesale broker marketplace

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The Lexington Advantage

Dedicated Wholesale Broker Market

- Provides wholesale brokers with a stable, comprehensive platform tailored for their SME clients
- Delivers customized D&O, EPL, Fiduciary, Crime, E&O and Cyber solutions
- Invests in dedicated resources and underwriting expertise

WHY IS THIS IMPORTANT?

LexPro is committed to providing wholesale brokers with access to specialized management liability insurance solutions for their SME clients in a fast-paced environment.

Middle Market Platform

- Underwrites D&O, EPL, Fiduciary, Crime, E&O and Cyber insurance solutions for mid-sized enterprises with revenues of up to \$250M
- Provides quality products with coverage designed to address the unique needs of mid-sized enterprises
- Employs proprietary systems to ensure fast turnaround and ease of delivery throughout the quote, bind, and policy issuance process

WHY IS THIS IMPORTANT?

LexPro efficiently provides management liability coverages designed for mid-sized businesses.

Risk Mitigation & Claims Expertise

- Crafts risk mitigation strategies utilizing AIG's management liability expertise and historical claims data
- Has experienced, dedicated in-house claims professionals to provide client support and guidance
- Provides policyholders with access to EPL risk management services through partnerships with Jackson Lewis and Littler Mendelson

WHY IS THIS IMPORTANT?

LexPro's resources and expertise support policyholders through the entire risk management and claims experience.

**Focused on
the wholesale
broker market**

**Broad small
and medium
enterprise
(SME) appetite**

**Quick
response time**

Learn more: www.lexingtoninsurance.com/products/lex-pro

Why Lexington

Dedicated Wholesale Broker Market

ISSUE

A healthcare staffing firm was unable to secure their EPL renewal through traditional admitted markets.

SOLUTION

LexPro's dedicated underwriters developed an E&S insurance solution utilizing a creative retention option that provided the EPL coverage the healthcare staffing firm required.

BENEFIT

The healthcare staffing firm was able to move ahead knowing they had EPL coverage that met their business and regulatory compliance needs.

WHY IS THIS IMPORTANT?

LexPro underwriters work with wholesale brokers to help place challenging risks.

Middle Market Platform

ISSUE

A mid-sized manufacturer struggled to secure D&O coverage for its leadership team due to its unfavorable loss history.

SOLUTION

After meeting with the wholesale broker and the manufacturer, LexPro was able to understand the unique risks of this company, enabling LexPro to provide a D&O solution that other markets were unwilling to deliver.

BENEFIT

The manufacturer's leadership team was able to focus on building the business knowing they had proper D&O coverage in place.

WHY IS THIS IMPORTANT?

LexPro's commitment to the middle market allows us to understand risks and provides customized solutions.

Risk Mitigation & Claims Expertise

ISSUE

Employee allegations of harassment by a senior manager threatened a client's reputation and business.

SOLUTION

Working in collaboration with the client's legal counsel, our claims and litigation experts quickly negotiated a settlement including non-disclosure agreements.

BENEFIT

The quick and comprehensive settlement helped avoid public disclosure of the allegation which could have severely hurt the client's reputation and business.

WHY IS THIS IMPORTANT?

Our claims expertise helps to ensure reputation management and business continuity.

What is LexPro?

LexPro provides the wholesale broker market with management liability insurance solutions including D&O, EPL, Fiduciary, Crime, E&O and Cyber for SME clients. Dedicated, service-focused underwriters work with wholesale brokers quickly to address risks and provide solutions to meet their clients' insurance needs.

Lexington Insurance Company, an AIG company, is a leading U.S.-based Excess & Surplus Lines insurer. Excess & Surplus Lines insurers generally do not participate in state guaranty funds and, therefore, insureds are not protected by such funds. The surplus lines market is a brokered market providing flexibility in rate and form to meet customer needs for high risks and specialized insurance products. Lexington insurance products may be placed with/procured by a properly-licensed surplus lines broker. The information on this site is designed to provide general information for insurance professionals only and does not constitute an offer to sell or a solicitation of insurance. Any inquiries regarding the subject matter of this site should be directed through licensed insurance professionals. AIG is the marketing name for the worldwide property-casualty and general insurance operations of AIG Inc. For additional information, please visit www.aig.com. AIG products are written by insurance company subsidiaries or affiliates of AIG Inc., including Lexington, and may not be available in all jurisdictions. Coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

Lexington Insurance has been providing continuous, flexible, management liability solutions for over 50 years. It combines collective experience with broad coverages and flexibility in rate and form to create tailored insurance programs. And, with Lexington and AIG's continuous investment in risk management services, clients are supported with best-in-class tools and resources to prevent and mitigate losses. However, when a loss does occur, Lexington claims investigation and resolution services are provided by experienced teams dedicated solely to healthcare related claims. Licensed, surplus lines brokers may obtain products and services from Lexington Insurance Company or from Lexington Specialty Insurance Agency, Inc. (CA license no.#6003097), an AIG subsidiary serving as a program administrator for Lexington Insurance Company and other AIG member companies.

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INTENDED FOR LICENSED SURPLUS LINES INSURANCE BROKERS ONLY

Wherever your business takes you, AIG will be your partner in navigating the complexities of global insurance. Get what you need with this guide to Why AIG:

- Connecting you with world-class Multinational leadership and expertise
- Highlighting AIG Multinational's key areas of differentiated value
- Providing examples of AIG Multinational's advantages for clients
- Showcasing why we have an industry-leading position in the multinational insurance marketplace

North America Leadership



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The AIG Advantage

Integrated "One AIG" Team

- Dedicates 500+ experienced Multinational service professionals including Underwriting, Legal, Operations, and Claims experts within one global team
- Provides local coverage in over 215 territories, keeping clients protected across borders
- Supports clients' global risk strategies with an award-winning captive fronting team with direct underwriting authority

WHY IS THIS IMPORTANT?

AIG's dedicated Multinational team promotes collaboration across functions and geographies to ensure clients' ease of doing business around the world.

Robust Expertise & Service

- Deploys a comprehensive set of Multinational products with capabilities ranging from traditional risks to highly specialized offerings, across most major lines of business
- Assigns Multinational service experts to each client, enabling consistent end-to-end execution, from timely policy issuance to efficient premium and claims payments
- Empowers 5,500+ claims professionals worldwide to provide quick local response and central coordination

WHY IS THIS IMPORTANT?

AIG's Multinational team of experts provides a seamless, globally consistent client experience.

Leading Tools & Technology

- Creates a customized Client Brief aligning all stakeholders' timelines and accountabilities, along with program structuring rationale, compliance considerations, territorial analysis and key documentation requirements
- Dedicates Legal and Business Intelligence specialists with expertise on regulatory, capital and tax considerations, market developments, and risk trends
- Offers leading digital platforms with real-time data including claims analysis, premium settlement, risk management and policy details

WHY IS THIS IMPORTANT?

Combines people, process and technology enabling clients to make well-informed global insurance decisions.

**215+
countries
and territories
served**

**500+
dedicated
Multinational
service
professionals**

**50+
global fronting
and captive
services
experts**

Learn more: www.aig.com/whyaig

Why AIG

Integrated "One AIG" Team	Robust Expertise & Service	Leading Tools & Technology
<p>ISSUE: A global pharmaceutical client responsible for testing new medicines and vaccines used in the fight against COVID-19, required a fronted global program in approximately 100 countries. The timely issuance of cover was critical to the ongoing clinical trials.</p> <p>SOLUTION: AIG Multinational quickly assembled a global team of experts to meet the aggressive timeline required, working in close coordination with the client and broker.</p> <p>BENEFIT: All necessary evidence of cover across the 100 countries executed in required timeframes, successfully avoiding coverage interruptions to the client's core business operations.</p>	<p>ISSUE: After a period of heavy rain and flooding in Indonesia, a global hospitality client's hotel was closed after being inundated with mud, sand and silt.</p> <p>SOLUTION: As a result of pre-loss claims planning and risk prevention services, AIG claims and risk engineering experts were quickly on the scene to arrange for the rapid deployment of a professional restoration company.</p> <p>BENEFIT: The hotel was completely cleaned, sanitized, and reopened before any other in the area, allowing our client to minimize downtime and capitalize on the increased business following this catastrophic event.</p>	<p>ISSUE: A global recycling company was seeking an alternative risk solution that would not only allow it to overcome capacity challenges, but also to provide legally-required evidence of coverage in all 17 territories of operation.</p> <p>SOLUTION: A customized fronting placement in line with each jurisdiction's regulatory requirements and local market practices across all of the client's global locations.</p> <p>BENEFIT: The client can evidence full coverage in a globally compliant structure that supports and benefits its business model, and provides confidence that all of its exposures are covered under the global program.</p>
<p>WHY IS THIS IMPORTANT? AIG's dedicated Multinational team can seamlessly support critical client solutions anywhere across the globe.</p>	<p>WHY IS THIS IMPORTANT? No matter where a loss occurs, AIG's proactive and personalized global claims support helps get clients back on their feet and resolve their claims as quickly as possible.</p>	<p>WHY IS THIS IMPORTANT? AIG Multinational's intelligence tools, backed by dedicated fronting experts, support clients' global insurance and business needs while ensuring local compliance.</p>

What is AIG Multinational?

AIG Multinational provides seamless and consistent global insurance program servicing and strategic advice to clients, delivering:

- Optimal global program design, product breadth and capacity to meet our clients' risk challenges
- Expert knowledge for accurate, timely and compliant policy issuance
- Risk management strategies and captive fronting solutions; and
- Valuable real-time insights and local knowledge.

Partnering with clients to navigate a complex world, backed by the industry's most connected global network of experts.

Expertise that knows no borders. www.aig.com/multinational

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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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Personal Accident & Health Insurance Plans: Direct Marketing

The AIG* Advantage

Expertise

Direct Marketing's Personal Accident & Health Insurance Plans may help families navigate the financial challenges that come with an unexpected covered event.

We can provide individual Plans to consumers including those that are members, customers or participants of various organizations, including: financial institutions, associations, affinity groups, membership clubs and loyalty programs through sponsorships.

Claims

Dedicated customer service and claims staff experienced in handling both simple and complex claims.

One company, one solution; end-to-end service from insurance purchase through claims administration will be provided.

Non-Insurance Services

Personal Accident & Health Plans may include health and everyday services to help complement the insurance coverage. Because non-insurance services can be embedded with Personal Accident & Health Insurance Plans, customers have access to a more robust end-to-end Plan to help prepare them for unexpected covered events.

What is Direct Marketing's Personal Accident and Health (A&H) Insurance?

Supplemental insurance coverage that may help ease financial burden for individual consumers when covered losses occur.

Transforming the traditional "one size fits all" approach into a consumer-centric approach, developing products with greater relevance toward consumer needs.

Personal A&H Health Insurance Plans may complement an individual's medical plan and/or employee benefits by filling in gaps that may exist.

Learn more: www.aig.com/whyaig

For costs and complete details of coverage, contact Kevin Coupe at Kevin.Coupe@aig.com

Why AIG

Challenge

Solution

Benefit

Problem Solvers

A partner wants to promote US Personal A&H Insurance Plans to their members.

The Personal A&H division offers a co-branded online enrollment platform for its partners.

Every partner has different needs and offering different solutions to our partners can help strengthen relationships and help increase brand awareness for the partner and for AIG.

Creative Solutions

As digital platforms become increasingly important in the world economy, the demand for custom, digital insurance solutions by customers has grown.

The Personal A&H division launched an API Program designed for fast and affordable accident and health insurance with AIG products embedded in a partner's digital platform.

The API Program gives us the ability to work with partners to craft insurance solutions that are compatible with their digital platforms to help meet consumer demand.

Claims Expertise

Rob is rushed to the hospital via ambulance due to stomach pain while playing basketball with his kids. Rob is diagnosed with appendicitis and requires surgery to remove his appendix. Rob's medical insurance pays most of his surgery and treatment costs, but he still has to pay a high deductible and co-pay. Rob has supplemental Accident & Sickness insurance coverage through AIG that provides a benefit that he can use to help cover his out-of-pocket medical expenses.

National Leadership



Kevin Coupe
Head of Direct Marketing, US Accident & Health



Michael Vaccarro
Head of Business Development, US Accident & Health



Shawn Austin
Head of North America Accident & Health

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The scenario described herein is offered only as example. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company with its principal place of business at 1271 Ave of the Americas, Floor 41, New York, NY 10020-1304. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases. Coverage may not be available in all states.

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Political Risk

The AIG Political Risk Advantage

Market Leader

Industry-leading limits of up to \$150M, multi-year policies with non-cancelable limits (up to 15 years, average 3-5 years) and worldwide coverage.

Four decades of experience and expertise with dedicated underwriters who help clients with large Political Risk programs.

Multinational Capability

Dedicated Political Risk underwriters in the U.S. (New York, Chicago and Seattle) and around the world (Toronto, London, Tokyo and Singapore) provide clients with a global network, relationships and expertise.

Claims Management

A specialized claims team that utilizes our expertise, with over \$520M in global claims paid over 40+ years.

What is Political Risk?

Insures overseas assets against the perils of expropriation, political violence (including war and terrorism), currency inconvertibility and the wrongful calling of on-demand guarantees.

Insures against the risk of non-payment by foreign governments on cross-border loans or contracts.

Learn more: www.aig.com/whyAIG

Why AIG

Challenge

Solution

Benefit

Problem Solvers

A producer and distributor for the infrastructure and agricultural markets conducts business in key emerging markets around the world.

AIG provided coverage needed for the perils of expropriation, political violence and currency inconvertibility.

AIG was selected by the client, despite a lower-priced competitor's option, due to its long-term commitment to Political Risk, membership in the Berne Union and dedicated claims expertise.

Creative Solutions

A contractor faced several challenges around their equipment overseas: working on a foreign military base, political violence that could damage or force evacuation/abandonment of their equipment and government restrictions that might make it impossible to move the equipment out of the country once the work was completed.

AIG Political Risk policy was put in place that provided the necessary coverage due to the client's property policies not providing the coverage.

AIG's policy allowed the contractor to focus on the very technical aspects of the job while transferring the inherent emerging market risk of a small South American country where it had never done work before.

Claims Expertise

A large oil and gas services company was forcibly taken over by a South American country.

The company was able to draw down on a \$50M limit provided by AIG's Political Risk policy.

AIG's claims experts assisted the client to recover their assets, allowing them to begin work again and avoid larger losses in the same country.

National Leadership

Janet Shore, Vice President and Zonal Underwriting Manager (Central)

Sean Dunphy, Vice President and Zonal Underwriting Manager (West)

Benjamin Walker, Underwriting Specialist (East)



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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

North America Leadership



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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

AIG Private and Non-Profit Directors and Officers Liability



Why AIG

Market Leader	Broad Appetite	Exceptional Claims Support
<p>ISSUE A global non-profit organization sought broad management liability coverage from a carrier with multinational capabilities.</p> <p>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.</p> <p>BENEFIT The new client enhanced its risk protection with appropriate coverage and broad global risk management capabilities.</p>	<p>ISSUE When a fitness industry company was declined coverage by its incumbent carrier, the client's broker requested a proposal from AIG.</p> <p>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.</p> <p>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.</p>	<p>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.</p> <p>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.</p> <p>BENEFIT The client was ultimately covered for the multi-million dollar claim.</p>
<p>WHY IS THIS IMPORTANT? AIG's knowledge and experience enables clients to get the tailored risk protections they need wherever they operate.</p>	<p>WHY IS THIS IMPORTANT? AIG manages growth prudently while still providing clients tailored risk solutions.</p>	<p>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.</p>

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.

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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AIG Professional Liability



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

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

North America Leadership



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The AIG Advantage

Experience Matters

- Brings 40+ years of experience to craft tailored coverage solutions based on clients' definitions, industries, and risks
- Applies insights from one of the largest, most varied claims portfolios to help ensure policy forms stay ahead of new and emerging exposures
- Meets clients' evolving needs for consistent, seamless multinational programs through a global network of 215+ countries and jurisdictions

WHY IS THIS IMPORTANT?

Decades of market leadership, diverse experience, and historical claims data drive long-term, sustainable solutions responsive to clients' evolving and multinational risks.

Creative Solutions

- Ensures coverage is responsive to clients' unique risks, such as complex media and technology, through a broad range of entity-based professional liability coverages
- Provides seamless integration with AIG Financial Lines to meet clients' professional and management liability needs
- Enables innovative coverage, such as public relations firm costs and optional income loss protection resulting from reputational damage

WHY IS THIS IMPORTANT?

Addresses unique risks with innovative, sustainable solutions tailored to clients specific needs.

Proven Claims Expertise

- Provides veteran in-house, dedicated claims professionals, along with third-party experts, to address claims with swift, unparalleled expertise
- Utilizes 40+ years of claims data to help clients evaluate, understand, and mitigate losses
- Actively collaborates with clients throughout the claims process

WHY IS THIS IMPORTANT?

Clients are supported by claims experts utilizing decades of claims experience and data.

**Tailored
entity-based
coverage**

**40+ years
of market
leadership**

**Capabilities
in 215+
countries and
jurisdictions**

Learn more: www.aig.com/whyaig

Why AIG

Experience Matters	Creative Solutions	Claims Expertise
<p>ISSUE A client expanding its overseas operations sought professional liability coverage for its complex risks and proof of local coverage to satisfy contract requirements.</p> <p>SOLUTION AIG delivered a multinational professional liability program to address the client's unique overseas risks with proof of local coverage.</p> <p>BENEFIT The client met its contractual requirements supported by AIG's multinational capabilities while operating overseas.</p>	<p>ISSUE A software developer sought broad coverage for potential design defect, media, and other third-party liability claims.</p> <p>SOLUTION AIG customized a blended media and technology professional services policy that addressed the company's complex risks.</p> <p>BENEFIT With proper coverages in place, the client moved forward with new product development.</p>	<p>ISSUE A client was sued for alleged contributory copyright infringement by a competitor who sought several million dollars in damages.</p> <p>SOLUTION Understanding the client's business and AIG's professional liability claims trends, our experts resolved the claim through mediation.</p> <p>BENEFIT The client's claim was ultimately settled for less than \$500K, substantially below the original demand.</p>
<p>WHY IS THIS IMPORTANT? AIG draws on its experience and expertise to help clients meet contractual needs around the world.</p>	<p>WHY IS THIS IMPORTANT? AIG offers a broad range of customized policy forms to address the specific risks of professional service providers.</p>	<p>WHY IS THIS IMPORTANT? AIG's vast industry and claims experience help enable better claim outcomes for clients.</p>

What is AIG Professional Liability?

AIG has been underwriting professional liability risks for over 40 years and has one of the largest and most varied claims portfolios in the industry. This experience allows us to provide differentiated value to our clients, such as:

- Customizable entity-based errors and omissions (E&O) coverage to help protect public and private service providers from potential third-party legal action.
- Coverage available for public relations firm costs and optional income loss protection resulting from reputational damage as well as other related risks.
- Bermuda-based excess coverage is available for all AIG E&O products.

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

- Connecting you with world-class Programs leadership
- Highlighting AIG Programs' key areas of differentiated value
- Providing examples of AIG Programs' advantages working with Program Administrators and their clients
- Showcasing our industry leading Program Development Process

North America Leadership



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The AIG Advantage

Customized Solutions

- Offers customized products developed by seasoned program specialists for Program Administrators on both an admitted and non-admitted basis
- Crafts flexible client-specific programs across a wide range of insurance coverages – including General Liability, Professional Liability, Liquor Liability, Sexual Misconduct Liability, Cyber, Auto, Property, Crime, Inland Marine, Equipment Breakdown, Umbrella and more
- Provides broad industry appetite across multiple sectors

WHY IS THIS IMPORTANT?

As a program focused carrier, AIG couples underwriting and Programs expertise to ensure consistent delivery of niche, client-specific solutions.

Superior Service

- Delivers consistently superior client service by fostering long-term relationships with Program Administrators
- Adapts to the needs of Program Administrators with the ability to use their existing rating & issuance platform or AIG's and to provide unique coverage enhancements and services
- Services unique program needs in all 50 US States through either a package or monoline solution

WHY IS THIS IMPORTANT?

Consistent superior service is fundamental to establishing loyal relationships with our Program Administrators and their clients.

Risk Management and Claims Expertise

- Provides flexibility in claims handling through access to AIG's dedicated, in-house claims professionals and/or collaboration with third-party administrators (TPA)
- Dedicates claims and risk management professionals to focus on loss prevention and a strategic approach to clients' emerging risks
- Works transparently with clients to ensure a clear understanding of the claims process and issue resolution

WHY IS THIS IMPORTANT?

Whether handled by AIG directly or in collaboration with a TPA, we help mitigate risks and reduce costs.

Industry leading Programs expertise

Appetite to grow long-term partnerships

Customized solutions across all U.S. states

Learn more: www.aig.com/whyaig

Why AIG

Program Development Process Fosters Sustainable Programs and Growth

AIG Programs has a dedicated Program Development Team to ensure a smooth on-boarding experience. From the initial submission, our Program Administrators are partnered with the underwriting, actuarial, operations, claims, and risk management stakeholders instrumental in a successful implementation. Building strong relationships from day one enables open communication and the fostering of profitable portfolios for the long term.



What is AIG Programs?

AIG Programs is a leading underwriter of program business in the U.S. with programs addressing a myriad of niche markets written on both admitted and non-admitted basis supported by Program Administrators with market leading infrastructure and underwriting expertise. By leveraging our breadth of product offerings, flexible structure options and dedicated Programs Underwriting, Claims, and Loss Control teams, AIG provides commercial businesses with quality program insurance solutions.

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Cut through the crowded insurance marketplace and get what brokers need with this guide to Why Lexington Property:

- Connecting brokers with world-class Lexington Property Excess & Surplus (E&S) insurance leadership
- Highlighting Lexington Property's key areas of differentiated value
- Providing examples of Lexington Property advantages working for brokers and their clients
- Showcasing why Lexington Property has an industry-leading position in the E&S marketplace

National Leadership



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The Lexington Advantage

Dedicated Wholesale Broker Market

- Meets needs of wholesale brokers and their clients through the expertise of 60+ property underwriters
- Addresses the full spectrum of property risks including:
 - Complex risks: TIVs of over \$250 million
 - Middle-market risks: TIVs of \$5M-\$250M through our dedicated Lexington Middle Market Property team
- Provides fast turnaround and ease of process

WHY IS THIS IMPORTANT?

Lexington Property has the resources and talent to provide timely E&S solutions to wholesale brokers nationwide for their clients of all sizes.

Underwriting and Claims Expertise

- Draws on dedicated E&S underwriters and market-leading analytics to tailor solutions to client-specific risks
- Provides flexibility of coverage through primary, buffer, mid and high excess property placements
- Upon Property Damage coverage confirmation, **Lexington's Property Claims Promise** provides working funds of up to 50% of Lexington's share of the agreed property damage estimate within 7 days of coverage confirmation

WHY IS THIS IMPORTANT?

Lexington Property utilizes its 50+ years of underwriting and claims expertise to design programs that help solve E&S property challenges.

Customized Solutions

- Empowers underwriters to design solutions to meet your clients' property insurance needs
- Provides meaningful E&S CAT capacity for difficult to place property risks exposed to natural catastrophes
- Deploys broad appetite across most occupancy classes, industries, and natural catastrophe exposed locations through both multi and single peril solutions

WHY IS THIS IMPORTANT?

Lexington's underwriters have authority to design and deliver solutions responsive to the unique needs of wholesale brokers and their clients.

Focused on the wholesale broker market

Flexible, customized E&S property solutions

Lexington Property Claims Promise

Why Lexington

Dedicated Wholesale Broker Market

ISSUE: A fast food restaurant chain with over half of its property portfolio located in wind-exposed areas along the Gulf Coast received an adverse renewal quote as its existing coverage was about to expire.

SOLUTION: Lexington Property provided a critical layer of coverage within one day of submission by the specialized wholesaler, facilitating the build out of the entire property insurance program prior to expiration.

BENEFIT: The client secured a property insurance solution that met its coverage requirements for its diverse property portfolio, including CAT-exposed locations.

WHY IS THIS IMPORTANT?

Lexington Property's wholesale-focused underwriting expertise allows it to provide insurance solutions for unique, hard-to-place or complex risks in a timely manner.

Underwriting and Claims Expertise

ISSUE: A wholesale broker was struggling to find the total capacity needed for a South Florida habitational property portfolio.

SOLUTION: Lexington Property provided multiple options, including a primary and mid excess layer, that allowed the wholesale broker to provide an insurance program at renewal that met its client's insurance needs.

BENEFIT: The broker was able to utilize the E&S property market to meet the capacity needs of its client's complex property program.

WHY IS THIS IMPORTANT?

Lexington Property deploys capacity in multiple layers to support the placement strategies of wholesale brokers.

Customized Solutions

ISSUE: A mattress manufacturing company with substantial warehousing exposure on the Gulf Coast was struggling to find an acceptable program after experiencing a large loss resulting from a hurricane.

SOLUTION: Working with the client and broker to understand the complex CAT risk and the client's risk mitigation efforts taken to avoid or reduce future property damage, Lexington Property provided multiple retention and coverage options to insure the property.

BENEFIT: The options provided by Lexington Property positioned the client to build a program that met their coverage at a reasonable cost.

WHY IS THIS IMPORTANT?

Lexington Property works to understand client exposures and objectives to create customized property programs.

What is Lexington Property?

A dedicated underwriting group providing E&S insurance solutions to the wholesale broker market for property risks, including:

- Participation on shared and layered, primary and excess placements.
- Available CAT capacity.
- Complex risks with TIVs of over \$250 million and middle-market risks with TIVs of \$5M-\$250M through our dedicated Lexington Middle Market Property team.

For more information, please visit: www.aig.com/whyAIG-lexington-property

Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. The term AIG refers to American International Group, Inc. property and casualty insurance operations, including related property and casualty business divisions, but not to any specific subsidiary insurance company.

Coverage is subject to actual policy language. Certain products and services may be provided by other AIG subsidiaries or affiliates. Non-insurance products and services may be provided by independent third parties.

Licensed, surplus lines brokers may obtain products and services from Lexington Insurance Company or from Lexington Specialty Insurance Agency, Inc. (CA license no. #6003097), an AIG subsidiary serving as a program administrator for Lexington Insurance Company and other AIG member companies.

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AIG Public Management Liability



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

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

North America Leadership



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The AIG Advantage

Expertise Matters

- Employs underwriters based in 16 offices with expertise in public companies of all sizes, dedicated to National Accounts (revenues >\$1B) and Corporate Accounts (revenues <\$1B)
- Enables customized solutions tailored to the needs of public companies, including innovative coverage on primary D&O forms to address emerging boardroom needs
- Provides multinational reach and capabilities with local expertise in 215+ countries and jurisdictions

WHY IS THIS IMPORTANT?

AIG experts provides clients, regardless of market cap, with unparalleled market insight across the globe.

Customized Solutions

- Collaborates across AIG to analyze risks, coverages, and claims to develop responsive, client-specific primary and excess solutions
- Develops sustainable, flexible domestic and multinational solutions to help clients endure market fluctuations and periods of instability
- Implements solutions to address the needs of clients across a broad range of industries and sizes through market-leading primary policy forms

WHY IS THIS IMPORTANT?

AIG's flexible management liability solutions address the complex needs of public companies, large and small.

Claims Expertise

- Provides experienced, collaborative in-house claims professionals to oversee the claims process from the onset of a litigation issue and drive efficient resolutions
- Partners with leading national law firms to assist clients with innovative, data-driven litigation strategies and enable more efficient claim outcomes
- Helps clients stay ahead of loss trends, settlement values, and coverage needs via direct access to AIG claims professionals from pre-policy inception through claims resolution

WHY IS THIS IMPORTANT?

AIG's 40+ years of claims experience helps protect client reputation and personal liability.

**40+ years
of market
leadership**

**Differentiated
expertise,
delivered
locally**

**Capabilities
in 215+
countries and
jurisdictions**

Learn more: www.aig.com/whyaig

Why AIG

Expertise Matters	Customized Solutions	Claims Expertise
<p>ISSUE Recent claims trends indicated a client may have heightened D&O exposures that its current insurer would not cover.</p> <p>SOLUTION With our deep understanding of the client's risk profile and 40+ years of claims expertise, AIG tailored an innovative primary D&O program that addressed the client's evolving exposures.</p> <p>BENEFIT The client is assured it has a sustainable coverage program to address future risks with a long term insurer partner.</p>	<p>ISSUE The purchase and sale agreement for a public company going private required the same insurer to provide management liability coverages throughout a complex transaction.</p> <p>SOLUTION As one of the incumbents, AIG quickly provided a seamless solution that solved pre-transaction coverage needs while the company was still public and transitioned coverage to the private company's primary D&O layer, addressing this unique situation.</p> <p>BENEFIT The client experienced a smooth transaction while maintaining the insurance coverages required.</p>	<p>ISSUE A major news publication did an exposé of disparate treatment of employees based on gender and race at a publicly traded client company. Soon there were protests, shareholders filed Securities Class Action and Derivative litigation, and the SEC was alerted.</p> <p>SOLUTION AIG quickly coordinated its claims response, which helped the client secure expert securities counsel to address the initial multi-faceted litigation.</p> <p>BENEFIT The client was prepared to address the securities class action with an innovative litigation strategy.</p>
<p>WHY IS THIS IMPORTANT? Deep experience, market knowledge, and client insights enable AIG to address clients' management liability coverage needs.</p>	<p>WHY IS THIS IMPORTANT? Working with clients and brokers, AIG creates responsive management liability solutions to complex challenges.</p>	<p>WHY IS THIS IMPORTANT? AIG partners with leading national law firms to assist clients with innovative litigation strategies and enable more efficient claim outcomes.</p>

What is AIG Public Management Liability?

AIG's Public Management Liability insurance helps protect public companies and their directors, officers, and board members from a wide range of executive-level, corporate governance-related exposures. It provides clients with:

- Coverage that extends from personal assets to company assets, and helps leaders focus on achieving success.
- Dedicated underwriting, loss prevention, and claims services around the world.
- Comprehensive insights from claims and risk management professionals to help mitigate traditional and emerging risks.

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

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

North America Leadership



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The AIG Advantage

Underwriting Excellence & Creative Solutions

- Dedicates a team of underwriters around the world who have the experience and knowledge to provide differentiated client solutions that provide coverage certainty
- Delivers flexibility of coverage, consistent capacity, balance sheet strength and multi-line solutions
- Provides superior fronting and reinsurance solutions via captive or panel, while delivering compliant solutions in 215+ countries and jurisdictions

WHY IS THIS IMPORTANT?

AIG Retail Property experts deliver flexible, creative solutions for clients domestically and worldwide.

Proven Claims Expertise

- Upon Property Damage coverage confirmation, the **AIG Property Claims Promise** provides working funds of up to 50% of AIG's share of the agreed property damage estimate within 7 days
- Provides clients a supportive team of dedicated in-house property claims professionals with 20+ years' average experience
- Partners with clients to resolve claims in an efficient and effective manner

WHY IS THIS IMPORTANT?

AIG's dedicated Property claims team enables prompt claims resolutions.

Risk Engineering

- Deploys specialized risk engineering teams to conduct on-site surveys which identify risk and recommend risk improvement strategies
- Provides loss estimates and CAT assessments, assisting clients in evaluating their property loss risks
- Works in conjunction with underwriting, claims and client engagement to communicate risk engineering improvements that a client can make to help reduce their risk of loss and improve their underwriting profile

WHY IS THIS IMPORTANT?

AIG Property Risk Engineers help clients identify and mitigate property losses, allowing for improved business resiliency.

**Capabilities
in 215+
countries and
jurisdictions**

**Unparalleled
underwriting,
including in
the Middle
Market space**

**AIG Property
Claims Promise**

Learn more: www.aig.com/whyaig

Why AIG

Underwriting Excellence & Creative Solutions

ISSUE

A global manufacturing firm with increasing complex property risks had its global property capacity reduced by their incumbent carrier.

SOLUTION

AIG brought together our integrated global resources, including expert underwriters, risk engineering and claims, to truly understand the client's unique risks, enabling us to put forth meaningful capacity in support of the client's risk management objectives.

BENEFIT

The client maintained their program integrity around the world without disruption to its local policy issuance and compliance.

WHY IS THIS IMPORTANT?

AIG's integrated global capabilities delivers customized and unparalleled property solutions.

Proven Claims Expertise

ISSUE

A large university with multiple campuses experienced poor claims handling from its incumbent insurer and sought a new carrier with proven claims expertise and the ability to respond rapidly.

SOLUTION

AIG Retail Property delivered a customized program inclusive of the **AIG Property Claims Promise** supported by our in-house property claims team.

BENEFIT

The client partnered with a carrier that understands its industry with the confidence that claims will be addressed quickly; AIG promises to provide working funds of up to 50% of its share of the agreed property damage estimate within 7 days after coverage is confirmed.

WHY IS THIS IMPORTANT?

AIG's Property claims team partners with clients to resolve claims quickly.

Risk Engineering

ISSUE

A hospital network had a poor risk profile and had difficulty finding an insurance carrier that would agree to continue insuring their property risks.

SOLUTION

AIG risk engineers worked with the hospital network to better understand their properties, identify opportunities for enhancements and create an agreed upon risk improvement plan. This collaboration resulted in a successful property insurance program that met the needs of both AIG and the client.

BENEFIT

The client received appropriate coverages as result of their collaboration with AIG risk engineering and underwriting, as well as a go-forward plan for continued improvements to their risk profile.

WHY IS THIS IMPORTANT?

AIG's risk engineering helps clients understand and address their exposures and obtain customized property solutions.

What is AIG Retail Property?

AIG Retail Property provides market-leading risk transfer (insurance) and non-risk transfer (fronting/captive) solutions for domestic and global middle market and risk management insureds. Clear and consistent property risk appetites have been established worldwide and we are committed to delivering differentiated value to our brokers and insureds by providing open communication, coverage flexibility, claims and risk engineering excellence and multinational services.

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

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

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The AIG Advantage

Customized Solutions

- Writes tailored, **non-cancelable limits** coverage for a client's entire accounts receivable portfolio, selected buyers or a single buyer
- Leverages decades of experience to provide innovative credit management tools and insights for mid-market to multinational clients
- Enables coverage flexibility to facilitate more attractive financing to increase working capital from clients' same pool of receivables

WHY IS THIS IMPORTANT?

AIG Trade Credit provides clients with coverage certainty for the entire policy period without limits being canceled.

Multinational Expertise

- Delivers trade credit solutions around the globe in support of master controlled programs as well as locally compliant policies
- Supports clients with one of the largest global networks in the industry, spanning 215+ countries and jurisdictions
- Integrates seamlessly with complementary AIG domestic and multinational credit insurance solutions

WHY IS THIS IMPORTANT?

AIG has the broad network and depth of underwriting expertise to respond to and serve Trade Credit clients worldwide.

Stable Market Partner

- Draws on decades of experience in providing sustainable solutions and market-leading claims expertise to help support strong, long-term relationships with brokers and clients
- Underlines AIG's commitment to anticipating and meeting client needs through investment in innovative and evolving technology
- Responds to marketplace needs, including the recent launch of TradeEnable, a full-cycle policy support portal for credit insurance

WHY IS THIS IMPORTANT?

An established market leader, AIG is committed to providing clients sustainable solutions and services for the long term.

**Customized
non-cancelable
limits coverage**

**Global reach,
operating in
215+ countries
and jurisdictions**

**Long-
established
market leader**

Learn more: www.aig.com/whyaig

Why AIG

Customized Solutions	Multinational Expertise	Stable Market Partner
<p>ISSUE The incumbent carrier for a middle market electronics firm began to reduce limits and cancel certain portions of the company's trade credit program.</p> <p>SOLUTION After working with the client and broker to understand their credit concerns, AIG Trade Credit delivered a customized program with a competitive structure to meet the client's specific needs.</p> <p>BENEFIT The client moved forward operating their business with a strong non-cancelable trade credit program in place and certainty of coverage for the policy period.</p>	<p>ISSUE A U.S. based pharmaceutical company's overseas subsidiary was contacted by a government seeking millions of infectious disease test kits, but was concerned about getting paid for the kits.</p> <p>SOLUTION AIG quickly brought together global resources to understand the risk and provided capacity to support the pharma company's credit extensions to third-parties contracted for distributing the kits.</p> <p>BENEFIT The pharma company received the credit protection it needed to enable the efficient distribution of its test kits at a critical time.</p>	<p>ISSUE A long-time food industry client was approaching renewal at a time when their business model had become high risk through government restrictions.</p> <p>SOLUTION Using our experience and market knowledge, AIG helped identify credit concerns in the company's portfolio and advised the client to insure their higher risk customers at reduced indemnity, while increasing credit limits for their lower risk customers.</p> <p>BENEFIT The client received prudent account advice to modify its program, while continuing to manage important customer relationships.</p>
<p>WHY IS THIS IMPORTANT? AIG Trade Credit is committed to providing clients with tailored solutions.</p>	<p>WHY IS THIS IMPORTANT? AIG's multinational credit protection allows clients to respond quickly during a global crisis.</p>	<p>WHY IS THIS IMPORTANT? AIG is committed to helping clients find the risk management solutions needed to grow their businesses.</p>

What is Trade Credit?

- 40+ year provider of customized non-cancelable limits coverage and credit management tools for mid-market businesses, large corporations, multinationals and financial institutions.
- Domestic and foreign accounts receivable can be insured under a simple, comprehensive policy.
- Structures generally include risk sharing in the form of co-insurance and/or deductible.
- Non-payment coverage available for short-term trade related receivables.

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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AIG Truck Insurance Group



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

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

North America Leadership



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The AIG Advantage

Experience & Expertise

- Provides specialized coverage and services built on decades of industry knowledge, underwriting experience, risk mitigation expertise, and claims insights
- Employs a specialized trucking team of underwriters, risk control experts, and claims professionals focused on traditional, new, and emerging industry risks
- Enables broker efficiencies through AIG's easy-to-use online platform that confirms our appetite based on clients' DOT data

WHY IS THIS IMPORTANT?

AIG Trucking's expertise enables customized solutions supporting our clients and brokers.

Risk Consulting Services

- Employs specialized risk consultants who average 20+ years of experience in the trucking industry
- Supports development of client fleet safety procedures, risk management programs, DOT compliance, hiring practices, and employee training
- Provides clients with customized data analytics to benchmark performance, identify loss drivers, help improve safety, and reduce total cost of risk

WHY IS THIS IMPORTANT?

AIG Trucking's risk control services help clients reduce risk and loss costs.

Specialized Claims Capabilities

- Provides 24/7 access to specialized trucking claims and loss mitigation professionals who provide crisis management services and severe incident investigations
- Provides clients a broad network of accident reconstruction experts and investigators to help ensure the best defense possible
- Supports clients with environmental incident emergency response, crisis management, and control of costs via PIER® (Pollution Incident and Environmental Response)

WHY IS THIS IMPORTANT?

AIG Trucking's claims professionals provide specialized expertise for the unique aspects of trucking incidents.

**Dedicated
trucking
expertise**

**Customized
risk consulting
services**

**24/7
incident
management
hotline**

Learn more: www.aig.com/whyaig

Why AIG

Experience and Expertise

ISSUE: A trucking company was being non-renewed by a traditional carrier and needed to quickly secure coverage from an insurer with a deep understanding of trucking risks.

SOLUTION: Using AIG's online platform, the broker confirmed AIG had an appetite for this unique risk with an immediate understanding of its insurance needs, and quickly bound a new program.

BENEFIT: The client maintained coverage following the non-renewal as a result of the broker's ability to efficiently access AIG's Truck Insurance Group and its specialized understanding of the client's insurance needs.

WHY IS THIS IMPORTANT?

AIG Trucking's dedication and expertise allows for customized solutions.

Risk Consulting Services

ISSUE: Using IntelliRisk® loss data, AIG Trucking found a long-term client's average annual preventable rear-end collision costs were almost \$200K, with an average individual collision cost of over \$50K.

SOLUTION: AIG Trucking's risk consultants provided the client with training and collision mitigation solutions to help reduce the frequency of preventable rear-end collisions. Within several months the client achieved 100% compliance with suggested risk mitigation solutions.

BENEFIT: The client reduced their annual Total Cost of Risk from nearly \$200K to under \$3.5K (a 98%+ reduction) for preventable rear-end collisions. With an improved safety culture, the client experienced reduced claims and increased profitability.

WHY IS THIS IMPORTANT?

AIG Trucking's risk consulting team uses data insights to help clients reduce total cost of risk.

Specialized Claims Capabilities

ISSUE: A former client was unsatisfied with its incumbent carrier's claims handling practices and limited trucking claims experience.

SOLUTION: In addition to an improved program structure, AIG Trucking provided the company with dedicated trucking claims expertise.

BENEFIT: The client was now supported by an insurance company and claims platform that met the needs of their industry.

WHY IS THIS IMPORTANT?

AIG Trucking's dedicated claims team is committed to supporting the complex needs of the trucking industry.

What is AIG's Truck Insurance Group?

Admitted automobile liability, physical damage and general liability products for small to mid-size "for-hire" trucking companies that have a transportation focus and a heavy vehicle fleet exposure (26,000+ lbs.).

Flexible underwriting offerings with the ability to offer liability deductibles up to \$50K.

Coverage is available for companies that predominantly employ professional commercial driver's license (CDL) class A or B drivers; fleets consisting of 11-250 power units; four years of operating experience required.

AIG's Trucking products are available exclusively through select brokers.

For more information, contact Pierce Brossett at pierce.brossett@aig.com.

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AIG Warranty & Service Programs

AIG provides comprehensive extended warranty, device protection insurance, and related services for OEM, retailers, home warranty, and HVAC dealers and distributors.



Cut through the crowded warranty & service program marketplace and get what you need with this guide to Why AIG:

- Connecting you with world-class Warranty & Service Programs leadership
- Highlighting AIG Warranty & Service Programs' key areas of differentiated value
- Providing examples of AIG Warranty & Service Programs' advantages working for brokers and clients
- Showcasing why we have an industry leading Warranty & Service Programs position in the marketplace

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The AIG Advantage

Superior Service & Technology

- Delivers unparalleled service via cloud-based technology to schedule and dispatch reputable service technicians from the first call
- Provides best-in-class nationwide service network with open claims management covering 99% of the U.S. population or in support of self-administered programs
- Employs state-of-the-art systems to automate claims via call center, online, or mobile app with claims specialists handling 1.5 million annual claims

WHY IS THIS IMPORTANT?

AIG Warranty provides unparalleled customer service and efficient claims handling.

Multinational Expertise

- Provides clients with skilled service contract and insurance underwriting, risk management, customer service, service fulfillment, marketing, and reporting on a global scale
- Dedicates account management and operational teams focused on growth and quality for clients' multinational programs
- Supports multinational warranty solutions with operations in 120+ countries

WHY IS THIS IMPORTANT?

Clients' multinational growth is enabled by AIG Warranty's solutions and services that respond worldwide.

Strategic Partnerships

- Collaborates with clients to build new warranty programs and takes over existing ones to support brands and build customer loyalty
- Provides clients with innovative warranty solutions, strategic counsel, and program structures to align with clients' financial objectives supported by dedicated actuarial, underwriting, and reinsurance experts
- Delivers sustainable warranty solutions supporting clients' long term objectives with some programs in place for 15+ years

WHY IS THIS IMPORTANT?

AIG's 30+ years of knowledge and insights help clients build worldwide customer relationships and loyalty.

**Best-in-class
50-state
service
network**

**Multinational
warranty
solutions
in 120+
countries**

**Warranty
program
pioneers**

Learn more: www.aig.com/whyaig

AIG Warranty & Service Programs



Why AIG

Superior Service & Technology	Multinational Expertise	Strategic Partnerships
<p>ISSUE: A retailer's home warranty program was faltering because of its inability to service customers with high quality and timely in-home service.</p> <p>SOLUTION: The retailer outsourced its home warranty program to AIG, which implemented its best-in-class CRM platform and expansive service network to support the new client effectively.</p> <p>BENEFIT: Since outsourcing their business to AIG, the retailer has dramatically increased customer service levels, reduced service costs, and grown their business more than 5% annually.</p>	<p>ISSUE: A manufacturer had separate extended warranty programs in 20 countries with different providers. This adversely affected brand image due to inconsistent service and cumbersome management.</p> <p>SOLUTION: AIG implemented its global warranty platform, consolidating the manufacturer's warranty programs into one unified program, which included account management, underwriting, billing, collections and global reporting.</p> <p>BENEFIT: Since inception, AIG's global platform has helped the manufacturer's program grow 5x larger with superior customer service due to streamlined global account management and expertise.</p>	<p>ISSUE: A national retailer was looking for innovative ways to grow their traditional warranty business due to stagnant sales.</p> <p>SOLUTION: AIG introduced new service branding, products, and monthly programs aligned with the retailer's mission. This included strategic placement of online offerings, store associate training, price optimization, and a dedicated support line for store personnel.</p> <p>BENEFIT: This innovative approach led to a 237% growth in U.S. sales for the client over a 3-year period.</p>
<p>WHY IS THIS IMPORTANT? AIG's network, technology, and services enabled improved customer service and business growth.</p>	<p>WHY IS THIS IMPORTANT? AIG Warranty enables clients' global growth through streamlined, improved customer service management.</p>	<p>WHY IS THIS IMPORTANT? AIG provides fresh thinking and approaches that help enable clients grow their business.</p>

What is Warranty and Service Programs?

A long-term strategic partner to some of the world's largest and most respected brands, AIG creates innovative warranty solutions that align with our clients' brands while creating strong customer loyalty.

AIG provides comprehensive extended warranty, device protection insurance, and related services for **OEM, retailers, home warranty**, and **HVAC** dealers and distributors. Through its knowledge and expertise in serving clients, AIG has created an unparalleled suite of warranty products and services.

We support clients with state-of-the art claim management and customer service systems, and the most extensive and comprehensive network of service providers for in-home, depot, or advanced-exchange product repair or replacement services. Convenient and low-cost integration is achieved through a unified platform and single integration point with best-in-class vendors and system flexibility.

With its global reach and understanding of local regulatory requirements, AIG serves multinational clients that need global capabilities — credit card issuers, affinity providers, utilities, financial institutions, commercial clients, and homeowners. And with price optimization, training, new and improved distribution channels, and new product offerings, AIG helps clients significantly grow their business.

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

- Connecting agents with world-class Western World Excess and Surplus insurance leadership
- Highlighting Western World's key areas of differentiated value in the E&S Contract Bind market
- Providing examples of Western World's advantages working for agents and their clients
- Showcasing why Western World has an industry leading position in the E&S Contract Bind marketplace

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The Western World Advantage

Seamless Systems

- Provides access to Western World Integrated Platform (WWIP) – one of the industry's first contract bind systems
- Delivers ability to rate, quote, and bind in less than 10 minutes for a broad range of property and casualty risks with an average premium of ~\$2,500
- Continues to invest in systems to improve responsiveness and ease of use

WHY IS THIS IMPORTANT?

Western World's WWIP system enables quick and seamless insurance solutions for SME clients.

Dedicated Expertise

- Provides agents with dedicated Western World underwriters who are empowered to provide quick and responsive solutions for tougher-to-write contract bind risks
- Supports policyholders with in-house claims team dedicated to contract bind classes of business
- Evolves to the changing needs of the contract bind market with new products and innovations through experienced underwriters and multi-line expertise

WHY IS THIS IMPORTANT?

Underwriters have the technical expertise and authority to address risk in concert with one of the industry's broadest appetites.

Sustainable Market Partner

- Continues to be one of the longest established carriers in the E&S Contract Bind market with 50+ years' experience
- Writes insurance solutions for more than 750 ISO class codes
- Integrates with AIG's P&C market leadership and underwriting expertise

WHY IS THIS IMPORTANT?

A well-established market leader, Western World provides contract bind agents and their clients with reliable, consistent, and sustainable solutions across a broad appetite.

**AIG's Contract
Bind platform**

**Market
Leader for
50+ years**

**Submission
to bind in
10 minutes**

Learn more: www.aig.com/whyaig

Why Western World

Seamless Systems	Dedicated Expertise	Sustainable Market Partner
<p>ISSUE An agent representing several small amusement centers required insurance coverage for clients in this specialized market niche.</p> <p>SOLUTION We evolved our WWIP system to enable expanded agent authority and a more streamlined quoting process, delivering a program for this unique industry.</p> <p>BENEFIT Western World provided the agent with a tailored program customized to their clients' needs.</p>	<p>ISSUE Top Western World distribution partners sought a strong contract bind Garage market with best-in-class technology and underwriting expertise.</p> <p>SOLUTION Working with our wholesalers, Western World invested in building a garage solution supported by expert Garage underwriters and with WWIP, built out a seamless and customized quote, bind, and issue platform.</p> <p>BENEFIT Western World provided the wholesale community with a new solution for the underserved Garage¹ market.</p>	<p>ISSUE Competitors continually exit key segments of the contract bind space requiring agents to find a new market for their clients.</p> <p>SOLUTION Rooted in our 50+ year history, AIG's Western World is committed to a broad class of business, remaining as a stable E&S insurer that doesn't hastily abandon business segments.</p> <p>BENEFIT Western World collaborates with agents to understand the market and address the critical insurance needs of clients.</p>
<p>WHY IS THIS IMPORTANT? Western World professionals quickly customizes our WWIP system to solve market challenges.</p>	<p>WHY IS THIS IMPORTANT? Western World evolves with the market to develop new products and solutions that address emerging needs.</p>	<p>WHY IS THIS IMPORTANT? Wholesale agents and their clients can count on Western World in the long run to deliver Contract Bind solutions, including ones that others may be unable or unwilling to provide.</p>

¹ Western World Garage is expected to launch in Q2, 2022

What is Western World?

Western World provides dedicated wholesale solutions to address the needs of the E&S Contract Bind market. Through access to our experienced team of underwriters as well as the support of our proprietary system, Western World provides solutions to address market needs.

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