

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

- Connecting you with world-class Ocean Cargo leadership
- 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

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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