SIDE-A MATCH EDGE® (SAME)

SAME can be offered to clients who purchase primary D&O cover and Side-A capacity (lead or excess) from AIG – even if another carrier provides the lead Side-A policy. By endorsing the primary AIG D&O policy with the SAME endorsement, the Side-A coverage provided by the primary D&O policy will match the breadth of coverage previously only available within the dedicated Side-A policy limits. Companies who take advantage of this innovative solution benefit from broad-form Side-A DIC coverage throughout the entire D&O tower.

SAME delivers:

• The same best-in-class Side-A Select coverage from the first dollar primary throughout the entire tower. By following SAME, the first excess ABC carrier now also serves as the lead Side-A DIC layer and this DIC coverage continues up through all the follow form layers.

• Consistency of coverage for non-indemnifiable loss of individuals throughout the D&O tower, which can minimize claim conflicts that may result from multiple carriers and different Side-A terms.

Small or large, D&O towers benefit from the SAME structure by ensuring broadest Side-A cover is available throughout the D&O tower.

Traditional D&O Tower

$25M Broad-form Side-A DIC Limits

$100M ABC D&O Tower

Without SAME, only $25M of Side-A DIC is available.

D&O Tower with SAME

$25M Side-A

$100M ABC D&O Tower

By virtue of follow-form ABC coverage, with SAME the entire $125M of D&O purchase is inclusive of Side-A DIC.

AIG Primary Policy ABC

Broad-form Side-A with DIC

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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, 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 and the Tokyo Stock Exchange.

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