## TRUCKING

### Offering
- AIG’s Truck Insurance Group offers admitted automobile liability, physical damage and general liability products for businesses that have a transportation focus and have a high (26,000+ lbs.) automobile exposure.
- Coverage is available for fleets consisting of 5-250 power units; two years of operating experience required for 5-10 power units and three years required for fleets of 11+ power units.
- No radius of operation restrictions and coverage is available for most classes of business (dry van, refrigerated, flatbed, tanker, etc.) within the trucking industry.
- Automobile liability deductibles are available up to $50K per occurrence.

### Appetite

<table>
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<th>Broad industry appetite for the following areas:</th>
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<td>• “For fire” trucking companies whose primary operations are focused on the transportation of goods and commodities.</td>
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<td>• Companies with fleets that predominantly consist of heavy trucks (26,000+ lbs.) and that predominantly employ professional commercial driver’s license (CDL) class A or B drivers.</td>
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<td>• Preference towards companies that own their equipment and that utilize company-employed drivers; coverage available for owner/operator fleets that have proper controls in place.</td>
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<td>• Preference towards companies that have strong Department of Transportation (DOT) compliance initiatives and strong Safety and Fitness Electronic Records (SAFER)/Central Analysis Bureau (CAB) reports that reflect the results of such.</td>
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### AIG Market Differentiators

- **Client Risk Solutions (CRS)**
  - Services dedicated to the unique challenges of the trucking industry with a focus on safety procedures, DOT compliance, hiring practices, employee training and fraud prevention; consultants average more than 15 years of trucking industry experience.
  - Customized analytic reports benchmark performance against peers and allow our consultants to pinpoint loss drivers, help improve safety and ultimately help reduce the total cost of risk.

- **Claims**
  - Dedicated claims specialists in trucking claims and loss mitigation available 24/7 to provide crisis management and investigate severe incidents.
  - Broad network of accident reconstruction experts and investigators work to ensure the best defense possible.

- **Underwriting**
  - Focused, experienced and knowledgeable underwriters have extensive knowledge of the trucking industry and the ability to coordinate a wide variety of products and services that are available across AIG.