

EXCESS CASUALTY

Frequently Asked Questions

AIG North America General Insurance’s Excess Casualty team is committed to providing market-leading excess casualty solutions and capacity. We are profitably growing across our excess casualty portfolio, with focused attention to underwriting quality and consistency.

Our team has established clear risk appetites and distribution strategies. We look forward to partnering with you to find solutions for our clients’ needs.

- Admitted and non-admitted coverage is available for approved retail broker channels.
- Focus is on mid excess and high excess placements with additional flexibility in attachment, limit and form for a broad range of accounts.
- Offices located in the U.S., Bermuda and London effectively coordinate markets and capacity.
- Up to \$100M of total capacity is available on an individual account basis to meet clients’ umbrella and excess needs.

Portfolio Diversification

Q: Is AIG downsizing its lead umbrella portfolio?

A: Our team is building a diversified excess casualty portfolio. Doing so better enables us to continue to be the premier provider of lead umbrella solutions and capacity in North America.

We are growing our lead umbrella book, writing new lead umbrellas with limits up to \$25M out of our U.S. and Lexington London offices. Limits depend on class of business and individual account characteristics.

Renewals

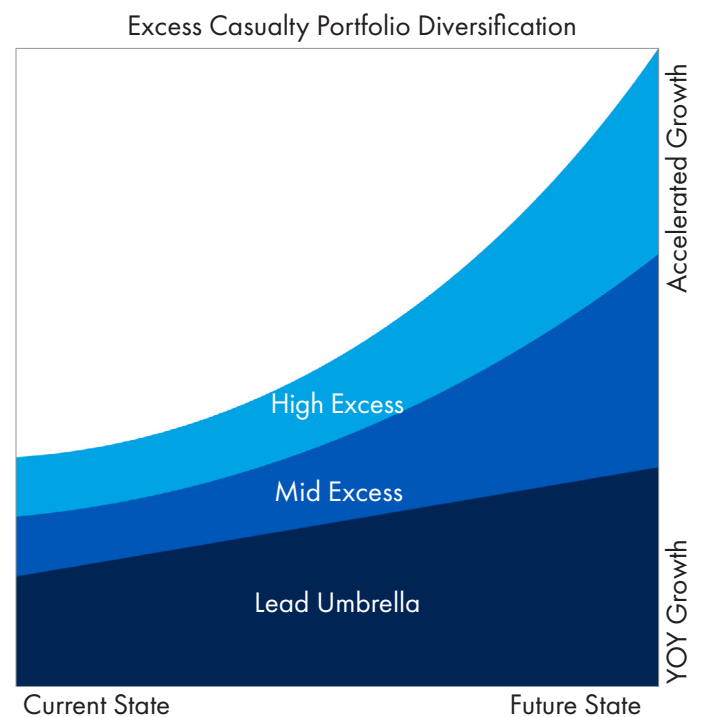
Q: What is AIG’s renewal strategy for the excess casualty portfolio?

A: Based on individual account characteristics, AIG may seek to modify attachment points and individual account capacity. We will communicate early where changes are necessary and work to find solutions in partnership with our brokers and clients.

Follow Form

Q: Is AIG offering follow form coverage for mid excess placements?

A: Yes. We write follow form mid excess layers out of our U.S. and Lexington London offices. We are in the process of drafting a new follow form excess policy in the U.S. In the interim we are attaching a follow form endorsement to our current follow form excess policy in order to maintain consistent coverage throughout the casualty tower.





Mid Excess

Q: Why should I recommend AIG for a mid excess casualty placement?

A: AIG’s claims units have extensive experience handling high severity claims for complex, divisional and fast class, mass tort and construction defect. AIG’s in-house risk consultants also help identify areas of latent and emerging risk and can assist with strategies to address and improve an insured’s risk profile, including in areas like emerging toxic exposure scenarios and contract management.

An insured that anticipates needing lead umbrella in the future can build a relationship with AIG through mid excess.

We are dedicated to delivering efficient underwriting processes and providing an exemplary client/broker experience in building an excess tower.

High Excess

Q: Does AIG want to grow its high excess portfolio?

A: Yes, excess of \$100M. We are actively writing new business via Cat Excess in the U.S., Bermuda and Lexington London, with a focus on the top third of the tower. We can offer up to \$75M on a ventilated basis.

Consistent Appetite

Q: Is the risk appetite consistent for AIG business written out of the U.S., Bermuda and London?

A: AIG General Insurance has instituted a global underwriting and risk appetite framework which means that casualty underwriting teams have the same risk appetite and have the same underwriting capabilities.

Consistent Strategy

Q: Are there plans to change the Retail Casualty underwriting strategy?

A: We are committed to executing the Retail Casualty underwriting strategy communicated in 2018.

Let’s Talk

Mike Kirchgessner	Head of North America Excess Casualty	Michael.Kirchgessner@aig.com	(312) 930-5387
Tim DeSett	Head of North America General Insurance Field Operations	Tim.DeSett@aig.com	(913) 219-3076
Joe Fitzpatrick	Midwest Zone President	Joe.Fitzpatrick@aig.com	(312) 930-8317
Ron Willett	Northeast Zone President	Ron.Willett@aig.com	(617) 457-2850
John Gambale	New York Zone President	John.Gambale@aig.com	(212) 458-3198
Kim Reed	Southeast Zone President	Kimberly.Reed@aig.com	(770) 671-2216
Joe Connelly	South Central Zone President	Joe.Connelly@aig.com	(713) 342-7373
Matt Edelheit	West Zone President	Matt.Edelheit@aig.com	(415) 836-2755

Learn more at www.aig.com/usriskappetite.

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, 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.

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 into this material.

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.