

AIG Commercial Accounts Primary Casualty



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

- Connecting you with world-class Commercial Accounts leadership
- Highlighting AIG's key areas of differentiated value
- 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

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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 specific expertise in the transportation, energy, and aerospace segments domestically and globally
- 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 to guide and develop 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

Why AIG

| Specialized Underwriting | In-house Risk Control Solutions | Claims Expertise |
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| <p>ISSUE 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 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 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 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 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 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 A manufacturer sought improved access to its real-time claims data for its automobile liability, general liability, and workers' compensation policies.</p> <p>SOLUTION 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 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? Experience Helps AIG Tailor Coverage Programs to Meet Clients' Unique Needs</p> | <p>WHY IS THIS IMPORTANT? AIG's Industry Expertise Helps Clients Reduce Risk</p> | <p>WHY IS THIS IMPORTANT? AIG Helps Clients Self-Manage Claims with Tools and Intelligence</p> |

What is AIG Commercial Accounts Primary Casualty?

- 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.

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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