

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

- Connecting you with world-class Marine Liability leadership
- Highlighting AIG Marine Liability's key areas of differentiated value
- Providing examples of AIG Marine Liability's advantages working for brokers and clients
- Showcasing why AIG has an industry-leading Marine Liability position in the marketplace



## The AIG Advantage

### Product Creativity and Flexibility

- Addresses the full spectrum of marine liability and coverage needs through deep industry experience and the ability to deliver specialized, flexible solutions
- Coordinates dedicated underwriting and claims experts to understand clients' risk profile and create customized programs for primary and excess placements
- Provides tailored solutions for businesses of all sizes with exposures around the world across a wide range of industry segments from ports and terminals to shipyards to transportation

#### WHY IS THIS IMPORTANT?

AIG Marine Liability delivers customized solutions and program flexibility to meet our client's specific needs.

### Multinational Capabilities

- Delivers world-class multinational expertise, sustainable solutions and supportive claims service to clients in a globally consistent and seamless fashion
- Combines access to one of the industry's largest global networks, spanning 215+ countries and jurisdictions, with local in-country expertise
- Empowers clients with innovative technology and tools to systematically evaluate multinational insurance needs, from compliance to claims handling

#### WHY IS THIS IMPORTANT?

AIG's Marine Liability has multinational expertise to help solve client challenges around the world.

### Risk Consulting and Claims Expertise

- Provides Marine Loss Control teams of licensed master mariners and vessel chief engineers with experience as adjusters and surveyors
- Partners with clients to analyze exposures and loss histories and details risk control recommendations and underwriting solutions for ports and marine terminals
- Provides dedicated claims team, with average experience of more than 19 years, to help clients effectively resolve claims

#### WHY IS THIS IMPORTANT?

AIG Marine Liability has unparalleled risk consulting and claims expertise to help clients manage traditional and emerging risk whenever and wherever they need.

**Stable marine industry leader for 100+ years**

**Multinational capabilities in 215+ countries and jurisdictions**

**Dedicated claims professionals**

Learn more: [www.aig.ca/marine-liability](http://www.aig.ca/marine-liability)

## Why AIG

### Product Creativity and Flexibility

**ISSUE**

A government contractor required a cyber product to sit alongside their marine shipbuilding exposures.

**SOLUTION**

AIG Marine Liability worked closely with the AIG cyber team to customize a program to address the client's exposure, fill in the gaps around coverages and provide a solution that other carriers could not offer.

**BENEFIT**

Collaboration among the client, broker and AIG Marine Liability team resulted in the contractor receiving the tailored coverages it needed.

**WHY IS THIS IMPORTANT?**

AIG Marine Liability's full spectrum of product capabilities and expertise enable client solutions.

### Multinational Capabilities

**ISSUE**

A marine terminal client recently acquired a company with assets located in the U.S. and Canada, which required local coverage in both countries.

**SOLUTION**

AIG deployed local admitted coverage that covered various layers in the client's liability tower.

**BENEFIT**

AIG's global network was there to quickly provide the client with local underwriting expertise and market-leading capacity.

**WHY IS THIS IMPORTANT?**

AIG's expansive network and local knowledge helps Marine Liability clients get their multinational risks covered.

### Risk Consulting and Claims Expertise

**ISSUE**

A Marine Liability client needed to benchmark their risk and safety procedures against their peers.

**SOLUTION**

AIG Marine Loss Control Engineering (MLCE) conducted a tabletop exercise and onsite review of the insured's operations to assess against best practices.

**BENEFIT**

MLCE collaborated with the client to create and implement a prescriptive risk management program.

**WHY IS THIS IMPORTANT?**

AIG Marine Loss Control Engineering helps clients put proper risk control procedures in place to protect insured assets.

## What is AIG Marine Liability?

- Target classes: Medium-to-large ports and terminals, marine transportation, shipping and logistics companies, marine construction and vessel charterers
- Primary Marine General Liability (\$1M capacity) with selective appetite for up to \$5M Primary Liability and Excess Liability (\$25M capacity)
- Lead and follow capability
- Ability to cover ancillary marine exposures with MGL, including Hull, Protection and Indemnity (P&I) and Inland Marine
- U.S. and Canada admitted security
- Consultation regarding selection of transport route, means of conveyance, packaging, security requirements, etc. for special transport risks
- Small to Medium Enterprise (SME) Marine Construction Package capability

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.

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