

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

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



## The AIG Advantage

### Stable Partner Focused on Growth

- Articulates a clear risk appetite drawing on financial strength, decades of experience, and reliability as a partner to clients and brokers
- A broad appetite across lead umbrella, mid excess, and high excess placements
- Pairs coverage seamlessly with other business lines, providing clients and brokers a holistic approach to managing domestic and foreign liability risk

#### WHY IS THIS IMPORTANT?

Financial strength, expansive appetite, and reliability help enable sustainable growth and holistic client solutions.

### Creativity, Collaboration & Foresight

- Provides teamwork and technical foresight to customize stable, seamlessly integrated solutions that can dovetail with AIG's foreign and domestic casualty platforms
- Uses data and claims intelligence to help clients make well-informed risk management decisions around current and emerging risks
- Provides in-house risk experts who work hands-on with clients to identify industry-specific risk mitigation strategies and develop action plans to reduce risks

#### WHY IS THIS IMPORTANT?

Works with clients and brokers to formulate sustainable coverage programs based on industry insights and claims data to mitigate risk.

### Multi-faceted Claims Expertise

- Utilizes AIG's excess severity claims experts and innovative litigation management strategies, including mock trials and shadow juries, to help achieve the best possible outcomes for clients
- Provides access to elite defence lawyers at negotiated rates for nationwide legal support to help implement solutions that reflect local nuances and regulations

#### WHY IS THIS IMPORTANT?

Partnership and expertise enable favourable claims outcomes for clients.

**Stable industry pioneer**

**Broad appetite**

**Client-specific solutions**

## Why AIG

### Appetite for Growth

**CHALLENGE:** A client subsidiary was being divested to a private equity firm. Due to contractual requirements, the client needed to secure a \$200M excess tower within two weeks.

**SOLUTION:** AIG quickly analyzed risk and used its global capacity to fill mid and high excess layers in support of the client's contractual needs.

**BENEFIT:** AIG's clearly articulated risk appetite, significant capacity, and underwriting expertise expedited the process, helping the client meet its close date.

#### WHY IS THIS IMPORTANT?

Our appetite for growth supported a customized solution for a new venture.

### Creative Solutions

**CHALLENGE:** A global manufacturer of technology products sought to maintain its lead umbrella capacity to meet its local coverage requirements in the countries in which it operates.

**SOLUTION:** AIG Excess Casualty provided a broad solution drawing on local placements, supporting AIG Foreign Casualty to create a global lead umbrella solution.

**BENEFIT:** The client met its local coverage requirements while maintaining a seamless global program.

#### WHY IS THIS IMPORTANT?

AIG's holistic approach and teamwork enabled global compliance.

### Claims Expertise

**CHALLENGE:** A co-defendant resisted fulfilling their obligation to our client with the additional insured coverage owed under the contract.

**SOLUTION:** Our claims professionals evaluated the client's exposure and established a strategy to defend the insured if necessary, while also pursuing a coverage resolution on behalf of the client.

**BENEFIT:** The client had the confidence that their policy would respond if necessary, while AIG's claims experts were successful in negotiating a settlement with the co-defendant and no exposure to the client.

#### WHY IS THIS IMPORTANT?

AIG Claims' guidance and support provided the client with peace of mind.

## What is AIG Excess Casualty?

- Admitted and non-admitted excess casualty solutions and capacity.
- Broad appetite and growth mindset for lead umbrella, mid excess and high excess placements for a wide range of accounts.
- Seamless integration with AIG's domestic and foreign casualty platforms, including local policy and compliance coordination via AIG Passport - extending your local admitted policy limits around the globe.
- Creative solutions for complex risks along with forms and strategies to support midmarket and corporate accounts.
- Up to \$50 million of total capacity available on an individual account basis, subject to individual account underwriting.

Learn more: [www.aig.ca/excess-casualty](http://www.aig.ca/excess-casualty)

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