

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

- Connecting you with world-class Accident & Health (A&H) Specialty Markets leadership
- Highlighting AIG A&H Specialty Markets' key areas of differentiated value
- Providing examples of AIG A&H Specialty Markets' advantages working for brokers and clients
- Showcasing why we have an industry leading A&H Specialty Markets position in the marketplace

North America Leadership



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The AIG Advantage

Unique Market Partner

- Draws on 50+ years of pioneering A&H experience to underwrite traditional and non-traditional client accounts
- Leverages a stable market presence and significant capacity to design responsive forward-thinking solutions to address clients' new and emerging risks in the A&H space
- Provides our clients unity of service - 24/7 travel emergency capabilities for medical, security and travel assistance embedded with the insurance benefits

WHY IS THIS IMPORTANT?

Vast expertise and unique solutions help clients cover members through an easily administered A&H program.

Innovative Solutions

- Integrates a wealth of historical knowledge and expertise — data and analysis, policy language, and regulatory compliance — to write high-quality policies with durable lifecycles
- Employs seasoned, dedicated underwriters to provide coverages that address clients' traditional and unique hard-to-place risks
- Provides innovative solutions for a breadth of clients including K-12 schools, higher education, amateur sports, camps, entertainment, civic, charitable, and faith-based organizations

WHY IS THIS IMPORTANT?

Subject matter expertise enables creative, flexible coverage solutions.

Holistic Platform

- Coordinates across underwriting, claims, and global travel assistance (AIG Travel, a member of American International Group, Inc.) supporting a holistic global solution
- Offers clients access to 24/7 global service centers for medical assistance, security assistance, worldwide information, concierge services and more
- Employs dedicated customer service and claims professionals to handle clients' simple and complex claims

WHY IS THIS IMPORTANT?

Holistic approach simplifies the insurance process and helps support clients worldwide.

**Industry
pioneer**

**Stable,
committed
A&H market
presence**

**24/7
global
assistance**

Learn more: www.aig.com/specialty

Why AIG

| Unique Market Partner | Innovative Solutions | Holistic Platform |
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| <p>ISSUE: A broker was attempting to develop an A&H solution for their clients across the U.S. who participate in apprentice programs for skilled trades, e.g., electricians, welders, and plumbers.</p> <p>SOLUTION: AIG's A&H team created a program responsive to the unique needs of these skilled trades, while meeting each state's compliance requirements.</p> <p>BENEFIT: The trades can now provide student-apprentices with accident coverage nationwide through AIG's A&H solution.</p> | <p>ISSUE: A youth sports league was looking for insurance coverage to help minimize risk and help promote the safety of its players.</p> <p>SOLUTION: AIG was able to provide appropriate coverages across the U.S., and worked with the organization on its safety program, which provided for and implemented local league player safety plans.</p> <p>BENEFIT: The client's program helped it improve safety for the players while incurring fewer losses. In addition, the client's program has helped assuage parental concerns for their children's safety for 15+ years.</p> | <p>ISSUE: A K-12 prep school was struggling to find a true, global A&H solution that would meet the school's specific local and travel needs.</p> <p>SOLUTION: AIG provided an integrated solution that included base and catastrophic accident coverage (students and athletes) as well as specific coverages to meet the school's needs when short-term student trips were taken outside the U.S.</p> <p>BENEFIT: The school's students and staff were covered by A&H benefits in the U.S. and abroad.</p> |
| <p>WHY IS THIS IMPORTANT? Expertise and understanding of the marketplace enables AIG to tailor programs to meet clients' unique needs.</p> | <p>WHY IS THIS IMPORTANT? AIG creates unique A&H programs to address client needs.</p> | <p>WHY IS THIS IMPORTANT? AIG's holistic approach and global reach provides seamless and efficient programs.</p> |

What is A&H Specialty Markets?

- Providing coverage for members of organizations participating in policyholder sponsored and supervised activities or traveling abroad.
- Coverage extends to include travel to/from sponsored activities that can help fill gaps in medical plans when traveling internationally.
- 24/7 Travel Assistance, including: medical assistance, security assistance, worldwide information, concierge services and identity theft assistance (where available).
- Accident insurance can complement an organization's general liability policy by filling in gaps that may exist, and/or by offering broader limits.

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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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