

AIG Defense Base Act



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

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

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The AIG Advantage

Unparalleled Expertise

- Understands client exposures through dedicated team members drawing on their collective experience in law enforcement and the U.S. military
- Utilizes data-driven insights and analytics to identify loss trends and opportunities to partner with clients on their risk management needs
- Empowers experienced underwriters to expedite quote turnarounds, within 24 hours when necessary, to cover U.S. government contractors wherever their job takes them worldwide

WHY IS THIS IMPORTANT?

AIG DBA's deep understanding of government contractor exposures enables us to quickly address their unique risks.

Dedicated Claims Experience

- Deploys 50+ dedicated in-house claims professionals who speak 20+ languages and attorneys experienced in DBA litigation and the War Hazards Compensation Act
- Enables client claims payments in 135+ currencies and foreign currency bank transfer remittances to 180+ countries
- Provides 24/7 client access to detailed claims analyses, customizable metrics, and data-driven global insights via IntelliRisk®

WHY IS THIS IMPORTANT?

Client claims are handled compliantly and efficiently anywhere in the world.

Travel Security and Assistance

- Responds 24/7 to client medical, security, and travel needs via eight integrated service centers across six continents
- Provides access to a vast network of medical providers worldwide and 300+ air ambulance and medical transport providers
- Medical assistance services coordinated by our physicians who are board-certified in emergency medicine to provide the most appropriate care for insureds undergoing medical care abroad

WHY IS THIS IMPORTANT?

AIG's global assistance is never more than a phone call away.

24-hour quote turnaround capabilities

4x more DBA claims handled than any other carrier*

24/7 global assistance

Learn more: www.aig.com/whyaig

*U.S. Department of Labor, <https://www.dol.gov/agencies/owcp/dlhwc/dbaallcarrier>, Oct 2021.

Why AIG

Unparalleled Expertise	Dedicated Claims Experience	Travel Security and Assistance
<p>ISSUE A client realized its employees needed to travel overseas the following day on a government contract and sought rapid confirmation of coverage.</p> <p>SOLUTION AIG underwrote, quoted, and bound coverage within one day, enabled by its understanding of the client's business and coverage needs and global capabilities.</p> <p>BENEFIT The client satisfied the contract and sent its workers overseas with peace of mind knowing it was protected from potential lawsuits from injured employees or fines or penalties by the government.</p>	<p>ISSUE A client's employees were injured while transporting military equipment in the Middle East.</p> <p>SOLUTION AIG's DBA claims professionals coordinated immediate medical care for the injured employees and coordinated payment for treatments in the local currency.</p> <p>BENEFIT Employees received the proper medical care and the in-country medical professionals were correctly compensated.</p>	<p>ISSUE A client's employee working in a remote location was severely injured on the job and adequate medical services were not available locally.</p> <p>SOLUTION AIG Claims, in conjunction with AIG Travel, medevaced the injured employee to receive emergency medical intervention and once stable, repatriated the employee to their home country.</p> <p>BENEFIT AIG Travel coordinated an air ambulance evacuation for the client's employee to receive appropriate medical care according to the medical recommendations made by our medical case manager and physician. After it was determined that the insured employee had stabilized, AIG Travel arranged a commercial flight for the client's employee to safely return home.</p>
<p>WHY IS THIS IMPORTANT? Expertise and experience enable rapid response to client needs.</p>	<p>WHY IS THIS IMPORTANT? AIG DBA claims experts handle claims anywhere in the world.</p>	<p>WHY IS THIS IMPORTANT? AIG delivers urgent medical, travel, and security assistance around the globe.</p>

What is AIG Defense Base Act?

- Federal workers' compensation benefits for employers of all sizes requiring coverage under a government contract.
- Programs can be enhanced with other foreign coverages including those within WorldRisk® Foreign Package and Business Travel Accident.
- Expedited turnaround times are provided for quotes.
- Policy solutions in all countries for almost all job classifications can be secured (as permitted by governing law and OFAC).

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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