

# AIG Public Management Liability



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

- Connecting you with world-class Management Liability leadership and experts
- Highlighting AIG's key areas of differentiated value
- Proven examples of AIG's advantages working for brokers and clients
- Showcasing why AIG is an industry leading Financial Lines insurer

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## The AIG Advantage

### Expertise Matters

- Employs underwriters based in 16 offices with expertise in public companies of all sizes, dedicated to National Accounts (revenues >\$1B) and Corporate Accounts (revenues <\$1B)
- Enables customized solutions tailored to the needs of public companies, including innovative coverage on primary D&O forms to address emerging boardroom needs
- Provides multinational reach and capabilities with local expertise in more than 200 countries and jurisdictions\*

#### WHY IS THIS IMPORTANT?

AIG experts provides clients, regardless of market cap, with unparalleled market insight across the globe.

### Customized Solutions

- Collaborates across AIG to analyze risks, coverages, and claims to develop responsive, client-specific primary and excess solutions
- Develops sustainable, flexible domestic and multinational solutions to help clients endure market fluctuations and periods of instability
- Implements solutions to address the needs of clients across a broad range of industries and sizes through market-leading primary policy forms

#### WHY IS THIS IMPORTANT?

AIG's flexible management liability solutions address the complex needs of public companies, large and small.

### Claims Expertise

- Provides experienced, collaborative in-house claims professionals to oversee the claims process from the onset of a litigation issue and drive efficient resolutions
- Partners with leading national law firms to assist clients with innovative, data-driven litigation strategies and enable more efficient claim outcomes
- Helps clients stay ahead of loss trends, settlement values, and coverage needs via direct access to AIG claims professionals from pre-policy inception through claims resolution

#### WHY IS THIS IMPORTANT?

AIG's 60+ years of claims experience helps protect client reputation and personal liability.

**60+ years  
of market  
leadership**

**Differentiated  
expertise,  
delivered  
locally**

**Capabilities  
in 200+  
countries and  
jurisdictions\***

Learn more: [www.aig.com/whyaig](http://www.aig.com/whyaig)

## Why AIG

| Expertise Matters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Customized Solutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Claims Expertise                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>ISSUE:</b><br/>Recent claims trends indicated a client may have heightened D&amp;O exposures that its current insurer would not cover.</p> <p><b>SOLUTION:</b><br/>With our deep understanding of the client's risk profile and 60+ years of claims expertise, AIG tailored an innovative primary D&amp;O program that addressed the client's evolving exposures.</p> <p><b>BENEFIT:</b><br/>The client is assured it has a sustainable coverage program to address future risks with a long term insurer partner.</p> | <p><b>ISSUE:</b><br/>The purchase and sale agreement for a public company going private required the same insurer to provide management liability coverages throughout a complex transaction.</p> <p><b>SOLUTION:</b><br/>As one of the incumbents, AIG quickly provided a seamless solution that solved pre-transaction coverage needs while the company was still public and transitioned coverage to the private company's primary D&amp;O layer, addressing this unique situation.</p> <p><b>BENEFIT:</b><br/>The client experienced a smooth transaction while maintaining the insurance coverages required.</p> | <p><b>ISSUE:</b><br/>A major news publication did an exposé of disparate treatment of employees based on gender and race at a publicly traded client company. Soon there were protests, shareholders filed Securities Class Action and Derivative litigation, and the SEC was alerted.</p> <p><b>SOLUTION:</b><br/>AIG quickly coordinated its claims response, which helped the client secure expert securities counsel to address the initial multi-faceted litigation.</p> <p><b>BENEFIT:</b><br/>The client was prepared to address the securities class action with an innovative litigation strategy.</p> |
| <p><b>WHY IS THIS IMPORTANT?</b><br/>Deep experience, market knowledge, and client insights enable AIG to address clients' management liability coverage needs.</p>                                                                                                                                                                                                                                                                                                                                                          | <p><b>WHY IS THIS IMPORTANT?</b><br/>Working with clients and brokers, AIG creates responsive management liability solutions to complex challenges.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p><b>WHY IS THIS IMPORTANT?</b><br/>AIG partners with leading national law firms to assist clients with innovative litigation strategies and enable more efficient claim outcomes.</p>                                                                                                                                                                                                                                                                                                                                                                                                                         |

## What is AIG Public Management Liability?

AIG's Public Management Liability insurance helps protect public companies and their directors, officers, and board members from a wide range of executive-level, corporate governance-related exposures. It provides clients with:

- Coverage that extends from personal assets to company assets, and helps leaders focus on achieving success.
- Dedicated underwriting, loss prevention, and claims services around the world.
- Comprehensive insights from claims and risk management professionals to help mitigate traditional and emerging risks.

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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.

\*Through AIG operations, licenses, authorizations, and network partners

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