



# AIG Statement Series<sup>SM</sup>

The **AIG Statement Series** provides succinct and transparent coverages to protect companies and their executives and employees from a wide range of corporate governance and operational exposures.

## Available products currently include:

- Directors & Officers Statement
- Directors & Officers Side A Statement
- Directors & Officers Clawback Statement\*
- Employment Practices Statement\*

The Statement Series embodies our commitment to offer straightforward, statement-making products that provide cutting-edge coverages and wording.

## Coverage Highlights

### Directors & Officers Statement

- **No wrongful act requirement** for insured person inquiry, insured person investigation, compensation clawback, and extradition request claims
- **Enhanced insuring clauses** providing coverage for claims against insureds for wrongful acts committed by themselves and other insureds
- **Advancement of loss** in the event other applicable insurance coverage fails to pay
- **Simplified entity v. insured exclusion**, including plain exceptions for non-indemnifiable loss, loss of insured person in connection with a derivative suit, and claims brought during the bankruptcy of an organization
- **Simplified related investigation costs coverage option**, including enhanced lookback coverage
- **Enhanced crisis loss coverage**, including expanded environmental, social, and governance-related categories
- **No ‘necessary’ condition** for any covered costs: defense costs, derivative investigation costs, inquiry costs, liberty protection costs, asset protection costs, class certification event study expenses, clawback assistance costs, personal reputation expenses, and books and records demand costs coverages

### Directors & Officers Side A Statement

- **Traditional Side A coverage** with endorsements to include AIG’s broadest Side A difference-in-conditions (DIC) enhancements
- **Advancement of loss** in the event other applicable insurance coverage fails to pay
- **Broad choice of counsel**, with no panel counsel requirement
- **Broad insured capacity**, including executive as plan fiduciary
- **Broad definition of insured loss**
- **Limited exclusions**, only conduct and prior and pending (P&P) exclusions
- **No ‘necessary’ condition** for any covered costs: defense costs, inquiry costs, liberty protection costs, asset protection costs, class certification event study expenses, clawback assistance costs, and personal reputation expenses

\*Directors & Officers Clawback Statement and Employment Practices Statement are not available for purchase through AIG affiliates domiciled in the U.S.

# The AIG Advantage

## Expertise Matters

- Draws on 60+ years of industry knowledge, resources, and data to offer innovative management liability solutions
- Enables customized solutions tailored to the needs of public companies and private and non-profit organizations, including innovative coverage on primary directors and officers forms to address emerging boardroom needs
- Provides multinational reach with local expertise and capabilities in 190 countries and jurisdictions

## 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

## Claims Expertise

- Provides experienced, collaborative in-house professionals to drive efficient claims 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

The AIG Statement Series is the result of a comprehensive, collaborative effort across AIG — with the benefit of important insights from brokers, clients, and leading legal experts — to provide our clients and brokers with cohesive, easy-to-read policy language.

## Contact

For more information, please visit [www.aig.com/aig-statement-series](http://www.aig.com/aig-statement-series) or contact your local Financial Lines underwriter or AIG Distribution partner.



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