

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

- Connecting you with world-class Programs leadership
- Highlighting AIG Programs' key areas of differentiated value
- Providing examples of AIG Programs' advantages working with Program Administrators and their clients
- Showcasing our industry leading Program Development Process

## North America Leadership



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## The AIG Advantage

### Customized Solutions

- Offers customized products developed by seasoned program specialists for Program Administrators on both an admitted and non-admitted basis
- Crafts flexible client-specific programs across a wide range of insurance coverages – including General Liability, Professional Liability, Liquor Liability, Sexual Misconduct Liability, Cyber, Auto, Property, Crime, Inland Marine, Equipment Breakdown, Umbrella and more
- Provides broad industry appetite across multiple sectors

#### WHY IS THIS IMPORTANT?

As a program focused carrier, AIG couples underwriting and Programs expertise to ensure consistent delivery of niche, client-specific solutions.

### Superior Service

- Delivers consistently superior client service by fostering long-term relationships with Program Administrators
- Adapts to the needs of Program Administrators with the ability to use their existing rating & issuance platform or AIG's and to provide unique coverage enhancements and services
- Services unique program needs in all 50 US States through either a package or monoline solution

#### WHY IS THIS IMPORTANT?

Consistent superior service is fundamental to establishing loyal relationships with our Program Administrators and their clients.

### Risk Management and Claims Expertise

- Provides flexibility in claims handling through access to AIG's dedicated, in-house claims professionals and/or collaboration with third-party administrators (TPA)
- Dedicates claims and risk management professionals to focus on loss prevention and a strategic approach to clients' emerging risks
- Works transparently with clients to ensure a clear understanding of the claims process and issue resolution

#### WHY IS THIS IMPORTANT?

Whether handled by AIG directly or in collaboration with a TPA, we help mitigate risks and reduce costs.

**Industry leading Programs expertise**

**Appetite to grow long-term partnerships**

**Customized solutions across all U.S. states**

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

## Why AIG

### Program Development Process Fosters Sustainable Programs and Growth

AIG Programs has a dedicated Program Development Team to ensure a smooth on-boarding experience. From the initial submission, our Program Administrators are partnered with the underwriting, actuarial, operations, claims, and risk management stakeholders instrumental in a successful implementation. Building strong relationships from day one enables open communication and the fostering of profitable portfolios for the long term.



## What is AIG Programs?

AIG Programs is a leading underwriter of program business in the U.S. with programs addressing a myriad of niche markets written on both admitted and non-admitted basis supported by Program Administrators with market leading infrastructure and underwriting expertise. By leveraging our breadth of product offerings, flexible structure options and dedicated Programs Underwriting, Claims, and Loss Control teams, AIG provides commercial businesses with quality program insurance solutions.

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](http://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.