

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

- Connecting clients with world-class Marine leadership
- Highlighting AIG Inland Marine's key areas of differentiated value
- Providing examples of AIG Inland Marine's advantages working for brokers and clients
- Showcasing why AIG has an industry leading Inland Marine position in the marketplace

## North America Leadership



**Sharon Primerano**  
Head of Inland Marine, North America  
[sharon.primeran@aig.com](mailto:sharon.primeran@aig.com)  
914.707.3246



**James Neville**  
Head of Marine Loss Control Engineering, North America  
[james.neville@aig.com](mailto:james.neville@aig.com)  
352.438.8138



**Kevin S. Bidney**  
Senior Marine Claims Officer  
[kevin.bidney@aig.com](mailto:kevin.bidney@aig.com)  
503.323.2517

## The AIG Advantage

### Committed Global Partner

- Delivers customized solutions for clients' standard or complex risks leveraging a long-established market commitment, marine expertise and an extensive portfolio
- Provides flexible proactive solutions through a holistic approach across underwriting, claims and risk consulting
- Deploys a consistent, seamless experience supported by locally admitted coverage for clients in over 215 countries and jurisdictions

#### WHY IS THIS IMPORTANT?

AIG Inland Marine is committed to providing clients customized solutions wherever they may be or go.

### Specialized Solutions

- Creates solutions tailored to clients' complex needs utilizing industry leading underwriting, global resources, and data & analytics
- Sustains a broad appetite to meet the needs of clients with Inland Marine Transportation & Logistics and Construction & Equipment risk exposures
- Dedicates a team of Inland Marine underwriters around the world who have the experience and knowledge to provide differentiated client solutions

#### WHY IS THIS IMPORTANT?

AIG Inland Marine's specialized team enables clients to address their complex global risks.

### Risk Consulting and Claims Expertise

- Provides dedicated Marine Loss Control Engineering (MLCE) and Claims resources to help clients understand their risks
- Upon coverage confirmation, AIG's Marine Claims Promise provides funds up to 50% of client's share of an agreed loss estimate within 7 days for property damage/repairs, sue and labor, and debris removal
- Delivers a global, end-to-end solution for clients' claims intake, adjudication and management to help ensure a seamless claims process

#### WHY IS THIS IMPORTANT?

AIG Inland Marine's dedicated risk consulting and claims teams help clients understand their risks and recover from losses.

**Delivers customized solutions**

**Dedicated risk engineers and claims professionals**

**Global footprint in 215+ countries and jurisdictions**

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

## Why AIG

| Committed Global Partner                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Specialized Solutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Risk Consulting and Claims Expertise                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <p><b>ISSUE:</b><br/>A global logistics company faced an unexpected reduction in coverage from its existing carrier.</p> <p><b>SOLUTION:</b><br/>Working in partnership with the client and broker, AIG quickly mobilized its global inland marine transportation resources to understand their risk and develop a tailored program.</p> <p><b>BENEFIT:</b><br/>The client maintained inland marine transportation coverages that addressed their unique risks and allowed them to continue operations without interruption.</p> | <p><b>ISSUE:</b><br/>A longstanding client with significant losses was up for renewal.</p> <p><b>SOLUTION:</b><br/>The AIG Inland Marine team, in coordination with Underwriting, Claims, Distribution, Actuarial, Multinational, and Captives, worked with the client and its broker to understand the program's goals and provide a mutually beneficial solution.</p> <p><b>BENEFIT:</b><br/>The revamped program enables the client to maintain coverage with a sustainable long-term solution.</p> | <p><b>ISSUE:</b><br/>A construction client sustained a loss to a brand-new critical excavator that required a specialized inspection and repair.</p> <p><b>SOLUTION:</b><br/>AIG quickly mobilized its dedicated inland marine risk engineers and claims team to appraise the equipment on the same morning the loss was submitted resulting in the prompt inspection and repair of the damaged unit.</p> <p><b>BENEFIT:</b><br/>AIG Marine Loss Control Engineering (MLCE) and Claims teams enabled the client to limit downtime costs and return to business.</p> |
| <p><b>WHY IS THIS IMPORTANT?</b><br/>As a committed global partner, AIG's Inland Marine team can quickly provide customized solutions for clients domestically and worldwide.</p>                                                                                                                                                                                                                                                                                                                                                | <p><b>WHY IS THIS IMPORTANT?</b><br/>AIG Inland Marine draws on vast AIG resources to deliver flexible, creative solutions that meet clients' specific goals.</p>                                                                                                                                                                                                                                                                                                                                      | <p><b>WHY IS THIS IMPORTANT?</b><br/>AIG Inland Marine has the resources to help clients recover from losses.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

## What is AIG Inland Marine?

### Transportation & Logistics

- Target Risk Classes: Motor Truck Carriers (Vehicle Physical Damage [VPD] & Motor Truck Cargo [MTC]), subject to applicable state laws/regulation; warehousing of all National Fire Protection Association (NFPA) commodity class types; third-party logistics (3PL); ancillary exposures (property, equipment, installation, etc.)
- Broad commodity appetite; up to \$25M Per Occurrence / \$10M Per Occurrence CAT
- Ability to combine multiple coverages under one policy/limit/deductible structure
- Admitted capability using AAIS forms

### Construction & Equipment

- Target Risk Classes: Contractors of all types, oil and gas field service contractors, public entity equipment exposures, contractor's equipment rental and sales and port and marine terminal cargo handling equipment
- Up to \$25M in policy limits; \$10M for earthquake, flood and named windstorm
- Business Interruption coverage available
- Option for combined program with property and other inland marine coverages

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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