

AIG Professional Liability



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

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

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The AIG Advantage

Experience Matters

- Brings 40+ years of experience to craft tailored coverage solutions based on clients' definitions, industries, and risks
- Applies insights from one of the largest, most varied claims portfolios to help ensure policy forms stay ahead of new and emerging exposures
- Meets clients' evolving needs for consistent, seamless multinational programs through a global network of 215+ countries and jurisdictions

WHY IS THIS IMPORTANT?

Decades of market leadership, diverse experience, and historical claims data drive long-term, sustainable solutions responsive to clients' evolving and multinational risks.

Creative Solutions

- Ensures coverage is responsive to clients' unique risks, such as complex media and technology, through a broad range of entity-based professional liability coverages
- Provides seamless integration with AIG Financial Lines to meet clients' professional and management liability needs
- Enables innovative coverage, such as public relations firm costs and optional income loss protection resulting from reputational damage

WHY IS THIS IMPORTANT?

Addresses unique risks with innovative, sustainable solutions tailored to clients' specific needs.

Proven Claims Expertise

- Provides veteran in-house, dedicated claims professionals, along with third-party experts, to address claims with swift, unparalleled expertise
- Utilizes 40+ years of claims data to help clients evaluate, understand, and mitigate losses
- Actively collaborates with clients throughout the claims process

WHY IS THIS IMPORTANT?

Clients are supported by claims experts utilizing decades of claims experience and data.

**Tailored
entity-based
coverage**

**40+ years
of market
leadership**

**Capabilities
in 215+
countries and
jurisdictions**

Learn more: www.aig.com/whyaig

Why AIG

Experience Matters	Creative Solutions	Claims Expertise
<p>ISSUE: A client expanding its overseas operations sought professional liability coverage for its complex risks and proof of local coverage to satisfy contract requirements.</p> <p>SOLUTION: AIG delivered a multinational professional liability program to address the client's unique overseas risks with proof of local coverage.</p> <p>BENEFIT: The client met its contractual requirements supported by AIG's multinational capabilities while operating overseas.</p>	<p>ISSUE: A software developer sought broad coverage for potential design defect, media, and other third-party liability claims.</p> <p>SOLUTION: AIG customized a blended media and technology professional services policy that addressed the company's complex risks.</p> <p>BENEFIT: With proper coverages in place, the client moved forward with new product development.</p>	<p>ISSUE: A client was sued for alleged contributory copyright infringement by a competitor who sought several million dollars in damages.</p> <p>SOLUTION: Understanding the client's business and AIG's professional liability claims trends, our experts resolved the claim through mediation.</p> <p>BENEFIT: The client's claim was ultimately settled for less than \$500K, substantially below the original demand.</p>
<p>WHY IS THIS IMPORTANT? AIG draws on its experience and expertise to help clients meet contractual needs around the world.</p>	<p>WHY IS THIS IMPORTANT? AIG offers a broad range of customized policy forms to address the specific risks of professional service providers.</p>	<p>WHY IS THIS IMPORTANT? AIG's vast industry and claims experience help enable better claim outcomes for clients.</p>

What is AIG Professional Liability?

AIG has been underwriting professional liability risks for over 40 years and has one of the largest and most varied claims portfolios in the industry. This experience allows us to provide differentiated value to our clients, such as:

- Customizable entity-based errors and omissions (E&O) coverage to help protect public and private service providers from potential third-party legal action.
- Coverage available for public relations firm costs and optional income loss protection resulting from reputational damage as well as other related risks.
- Bermuda-based excess coverage is available for all AIG E&O products.

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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.

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