

AIG Truck Insurance Group



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

- Connecting you with world-class Truck Insurance leadership
- Highlighting AIG Truck Insurance Group's key areas of differentiated value
- Providing examples of AIG Truck Insurance Group's advantages working for brokers and clients
- Showcasing why we have an industry leading Truck Insurance position in the marketplace

North America Leadership



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The AIG Advantage

Experience & Expertise

- Provides specialized coverage and services built on decades of industry knowledge, underwriting experience, risk mitigation expertise, and claims insights
- Employs a specialized trucking team of underwriters, risk control experts, and claims professionals focused on traditional, new, and emerging industry risks
- Enables broker efficiencies through AIG's easy-to-use online platform that confirms our appetite based on clients' DOT data

WHY IS THIS IMPORTANT?

AIG Trucking's expertise enables customized solutions supporting our clients and brokers.

Risk Consulting Services

- Employs specialized risk consultants who average 20+ years of experience in the trucking industry
- Supports development of client fleet safety procedures, risk management programs, DOT compliance, hiring practices, and employee training
- Provides clients with customized data analytics to benchmark performance, identify loss drivers, help improve safety, and reduce total cost of risk

WHY IS THIS IMPORTANT?

AIG Trucking's risk control services help clients reduce risk and loss costs.

Specialized Claims Capabilities

- Provides 24/7 access to specialized trucking claims and loss mitigation professionals who provide crisis management services and severe incident investigations
- Provides clients a broad network of accident reconstruction experts and investigators to help ensure the best defense possible
- Supports clients with environmental incident emergency response, crisis management, and control of costs via PIER® (Pollution Incident and Environmental Response)

WHY IS THIS IMPORTANT?

AIG Trucking's claims professionals provide specialized expertise for the unique aspects of trucking incidents.

**Dedicated
trucking
expertise**

**Customized
risk consulting
services**

**24/7
incident
management
hotline**

Learn more: www.aig.com/whyaig

Why AIG

Experience and Expertise

ISSUE: A trucking company was being non-renewed by a traditional carrier and needed to quickly secure coverage from an insurer with a deep understanding of trucking risks.

SOLUTION: Using AIG's online platform, the broker confirmed AIG had an appetite for this unique risk with an immediate understanding of its insurance needs, and quickly bound a new program.

BENEFIT: The client maintained coverage following the non-renewal as a result of the broker's ability to efficiently access AIG's Truck Insurance Group and its specialized understanding of the client's insurance needs.

WHY IS THIS IMPORTANT?

AIG Trucking's dedication and expertise allows for customized solutions.

Risk Consulting Services

ISSUE: Using IntelliRisk® loss data, AIG Trucking found a long-term client's average annual preventable rear-end collision costs were almost \$200K, with an average individual collision cost of over \$50K.

SOLUTION: AIG Trucking's risk consultants provided the client with training and collision mitigation solutions to help reduce the frequency of preventable rear-end collisions. Within several months the client achieved 100% compliance with suggested risk mitigation solutions.

BENEFIT: The client reduced their annual Total Cost of Risk from nearly \$200K to under \$3.5K (a 98%+ reduction) for preventable rear-end collisions. With an improved safety culture, the client experienced reduced claims and increased profitability.

WHY IS THIS IMPORTANT?

AIG Trucking's risk consulting team uses data insights to help clients reduce total cost of risk.

Specialized Claims Capabilities

ISSUE: A former client was unsatisfied with its incumbent carrier's claims handling practices and limited trucking claims experience.

SOLUTION: In addition to an improved program structure, AIG Trucking provided the company with dedicated trucking claims expertise.

BENEFIT: The client was now supported by an insurance company and claims platform that met the needs of their industry.

WHY IS THIS IMPORTANT?

AIG Trucking's dedicated claims team is committed to supporting the complex needs of the trucking industry..

What is AIG's Truck Insurance Group?

Admitted automobile liability, physical damage and general liability products for small to mid-size "for-hire" trucking companies that have a transportation focus and a heavy vehicle fleet exposure (26,000+ lbs.).

Flexible underwriting offerings with the ability to offer liability deductibles up to \$50K.

Coverage is available for companies that predominantly employ professional commercial driver's license (CDL) class A or B drivers; fleets consisting of 11-250 power units; four years of operating experience required.

AIG's Trucking products are available exclusively through select brokers.

For more information, contact Pierce Brossett at pierce.brossett@aig.com.

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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