

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

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



## The AIG Advantage

### Specialized Underwriting

- Delivers primary casualty expertise and insights to clients via specialized underwriting teams in 3 Canadian offices
- Provides a broad industry appetite empowering underwriters to respond quickly to market needs
- Enables flexible solutions and seamless integration with Foreign Casualty, Environmental, Excess Casualty, Property and Financial Lines for both middle-market and complex risks

#### WHY IS THIS IMPORTANT?

Broad industry appetite helps anticipate clients' needs and provide customized solutions.

### Risk Control and Consulting

- Provides expert, in-house risk consultants to guide and develop effective, industry-specific safety and risk management solutions
- Offers web-based, e-learning platforms containing workplace safety and various risk management topics to help meet training needs
- Assists with 24/7 emergency response, crisis management and cost control via PIER (Pollution Incident and Environmental Response®)

#### WHY IS THIS IMPORTANT?

AIG's in-house risk consulting provides clients with industry expertise, tools, training, and services to help reduce risks.

### Claims Expertise

- Utilizes proven settlement strategies, and provides access to elite defense attorneys at negotiated rates for nationwide legal support, which helps to implement solutions that reflect local nuances and regulations
- Employs dedicated claims professionals in Canada to provide clients with 24/7 emergency service
- Offers global claims handling and access to IntelliRisk® for real-time claim information and automated reporting more effectively

#### WHY IS THIS IMPORTANT?

Partnership and expertise enable favourable claims outcomes for clients.

**Broad  
industry  
appetite**

**Industry-  
focused  
loss control**

**Experienced,  
in-house  
Claims team**

## Why AIG

### Specialized Underwriting

**ISSUE:** A privately-owned manufacturing company was looking for a more efficient structure for its growing Canada and US-based businesses.

**SOLUTION:** With its industry expertise, AIG understood the client's exposures and coverage needs, providing the client with a controlled master program, including various deductible and admitted policies.

**BENEFIT:** The client selected a tailored structure that met its coverage needs with the added advantage of loss control to help manage loss costs.

#### WHY IS THIS IMPORTANT?

Our appetite for growth supported a customized solution for a new venture.

### In-house Risk Control Solutions

**ISSUE:** A large retailer needed to reduce the number of slip and falls occurring in their retail stores. Safety practices were inconsistent across their stores.

**SOLUTION:** AIG's casualty risk control consultants created a standardized safety program and conducted safety training at multiple key facilities. Management was also trained to consistently reinforce risk and safety training.

**BENEFIT:** Within nine months of implementation of AIG's risk control recommendations, the severity and frequency of slip and falls was reduced by more than 20%.

#### WHY IS THIS IMPORTANT?

AIG's holistic approach and teamwork enabled global compliance.

### Claims Expertise

**ISSUE:** A claim was brought and litigation filed against an insured product manufacturer alleging that the insured's product was defective and exacerbated harm that resulted in injury.

**SOLUTION:** Our claims experts successfully resolved the claim for a fraction of the demand before it was put before a jury by laying out expert evidence on claimant's role in the accident as well as identifying procedural deficiencies in the case that would be the basis for a winning appeal.

**BENEFIT:** The claim was resolved at a fair value and a fraction of the assessed exposure.

#### WHY IS THIS IMPORTANT?

AIG's claims expertise helps deliver fair outcomes for insureds.

## What is AIG Primary Casualty?

- Primary automobile and general liability with guaranteed cost, deductible, and self-insured retentions for middle-market and large commercial enterprises.
- Providing broad appetite and flexible solutions to casualty risk with deep industry knowledge.
- Seamless integration with Foreign Casualty, Environmental, Excess Casualty, Property and Financial Lines.
- Specialized loss control benefits and dedicated claims handling services.

Learn more: [www.aig.ca/general-liability](http://www.aig.ca/general-liability)

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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