

What's New Inside Side-A at AIG?

AIG's Side-A offerings protect directors and officers when their companies do not. Today's executives face more exposure than ever before: greater risk of company insolvency, increased regulatory scrutiny, the potential impact of the Brexit vote, and increased shareholder activism. Broadened entity coverage has only added to these risks, as executive protection can be undermined by policy limits that are shared with their company.

Keeping these challenges in mind, AIG continues its market leadership with the following:

Executive Armour. Available to public and private companies, not-for-profit entities and financial institutions, Executive Armour is our new and improved Side-A Excess and Difference-in-Conditions policy. It is made in Canada for Canadian companies and their worldwide operations. The product is built on our longevity in the sector, our global franchise, our technical expertise, and our knowledge gained listening to clients and handling their claims all over the world.

Side-A Policy PLUS Passport. Multinational AIG insureds can secure Side-A underlyers without incurring additional issuance fees. Foreign underlyers can also be procured solely at the Side-A attachment without the purchase of a primary D&O policy. Such a policy or program structure can provide difference-in-conditions (DIC) protection over other primary ABC or Side-A policies that utilize the EU Freedom of Services directive to allocate premium and collect and remit premium taxes. Annual or multi-year policies are available.

AIG Safety Net endorsement. If the UK membership from the EU terminates during an insured's policy period and the terms of such termination excludes the UK's access to the Freedom of Services directive, the insurer will issue Passport Policies in all EU countries listed on the endorsement tax schedule. The policyholder will notify the insurer within 30 days of the UK exit of the countries for which a local Passport policy is selected and the policyholder will provide full local policyholder details.

Residency and Repatriation endorsement. Provides coverage for a legal challenge against a failed application for permanent residency, or the costs associated with repatriation, as a result of Brexit.

A Solid Side-A Foundation

Side-A Match Edge® Endorsement: Available for clients who purchase primary D&O and lead Side-A from AIG

- Enables the Side-A coverage provided by the primary D&O policy to match the breadth of coverage provided by the Side-A DIC policy.
- Provides insureds with the same best-in-class Side-A DIC coverage from the first dollar primary throughout the entire tower.
- Allows for consistency of coverage across the tower to avoid claims conflicts resulting from multiple carriers.



SAME program structure with A+ coverage throughout

WHY AIG for Financial Lines

Underwriting and claims philosophy. Clients can consistently access AIG’s underwriting and claims teams to review their coverage, understand what they should expect if they enter a new market or go public, and help navigate their toughest issues, both as an organization and an individual.

Claims history and capabilities. If a client has a claim, they can rest assured one of AIG’s 400 claims professionals worldwide knows how to handle and best resolve it based on how many claims we see each year (60,000 in 2015 alone).

Experienced panel counsel. Our team has long-standing relationships with a pre-approved panel of the nation’s top law firms with access to top litigators and mediators in the country.

Almost 40-year history of leading the way in helping clients stay ahead of risk to meet any type of challenge. We’re constantly looking at what’s in the market from a litigation perspective and learning from our claims experience, and **using this experience to create new products and innovate whenever possible.**

A trusted partner of 80% of the Fortune 500, over 15,000 private company leaders, and countless financial institutions and non-profit organizations around the globe.

One of the world’s farthest reaching financial lines teams powered by a diversified **multinational distribution network which continues to be an area of investment for AIG.**



American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

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