

# AIG Private and Non-Profit Organization Management Liability



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

- Connecting you with world-class Private and Non-Profit (PNP) Management Liability leadership
- Highlighting AIG PNP's key areas of differentiated value
- Providing examples of AIG's PNP advantages working for brokers and clients
- Showcasing why AIG is an industry leading Financial Lines insurer

## North America Leadership



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## The AIG Advantage

### Market Leader

- Draws on 60 years of industry knowledge, resources, and data to offer innovative management liability solutions
- Engages AIG's financial strength, specialized underwriting, and integrated claims model to tailor solutions to clients' industry, company size, and endorsement needs
- Provides holistic multinational capabilities with rapid turnaround to help protect clients wherever they operate

#### WHY IS THIS IMPORTANT?

Experience and expertise enable AIG to provide private and non-profit clients tailored risk management programs.

### Specialized Underwriting with a Broad Appetite

- Provides bespoke, client-specific, sustainable coverage solutions via AIG's vast industry experience
- Enables AIG to write customized policies for clients of any size across multiple industry sectors with a renewed focus for smaller private companies
- Deploys a dedicated team of underwriters across the U.S. who focus on providing best-in-class service to brokers and clients

#### WHY IS THIS IMPORTANT?

Market responsiveness, appetite, and sustainable growth focus enable AIG to provide customized solutions to clients regardless of size, industry, or locale.

### Exceptional Claims Support

- Utilizes an integrated claims model combining underwriting and claims expertise to provide clients with exceptional service and a smooth, collaborative claims process
- Leverages claims expertise and a national network of panel firms to help clients achieve best possible outcomes in the most efficient manner
- Enables AIG's claims professionals to make decisions in a timely manner when response time matters most

#### WHY IS THIS IMPORTANT?

Exceptional, responsive claims service underscores AIG's commitment to strong, long-term broker partner and client relationships.

**60+ years' industry leadership**

**200+ responsive claims professionals**

**215+ country & jurisdiction capabilities**

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

# AIG Private and Non-Profit Organization Management Liability



## Why AIG

Market Leader	Specialized Underwriting with a Broad Appetite	Exceptional Claims Support
<p><b>CHALLENGE:</b> A global non-profit organization sought broad management liability coverage from a carrier with multinational capabilities.</p> <p><b>SOLUTION:</b> With deep industry expertise and one of the industry's largest global networks, AIG quickly quoted coverage based on the client's unique exposures and coverage needs, including overseas risks.</p> <p><b>BENEFIT:</b> The new client enhanced its risk protection with appropriate coverage and broad global risk management capabilities.</p>	<p><b>CHALLENGE:</b> When an incumbent carrier declined to offer a renewal option for a fitness industry company, their broker requested a proposal from AIG.</p> <p><b>SOLUTION:</b> Despite a difficult insurance purchasing environment for fitness companies, AIG differentiated the client's risk profile to tailor a sustainable, management liability coverage solution.</p> <p><b>BENEFIT:</b> With new coverages in place, the client could resume business as soon as feasible.</p>	<p><b>CHALLENGE:</b> An early investor in a start-up company filed suit against its former CEO for fraud, breaches of fiduciary duty, and gross mismanagement. Based on the allegations, the company refused to indemnify its former CEO.</p> <p><b>SOLUTION:</b> The company's primary D&amp;O carrier declined to cover the claim, as the plaintiff (a board member) qualified as an insured under the policy and thus triggered the Insured vs. Insured exclusion. AIG covered the claim under the client's Side-A policy based on the form's DIC feature.</p> <p><b>BENEFIT:</b> The client was covered by AIG's Side-A policy with its broad DIC features.</p>
<p><b>WHY IS THIS IMPORTANT?</b> AIG's knowledge and experience enables clients to get the tailored risk protections they need wherever they operate.</p>	<p><b>WHY IS THIS IMPORTANT?</b> AIG manages growth prudently while still providing clients tailored risk solutions.</p>	<p><b>WHY IS THIS IMPORTANT?</b> AIG's claims and underwriting teams work cohesively to evaluate and update coverage forms to meet clients' current and emerging exposures.</p>

## Why choose AIG for Private and Non-Profit Management Liability Insurance?

- Drawing on 60 years of data and expertise, we provide bespoke management liability insurance solutions to address the risks facing directors and officers of private and non-profit organizations.
- D&O Liability including Side-A Liability, Employment Practices Liability (EPL), Fiduciary Liability, Crime and Fidelity, and Kidnap, Ransom & Extortion coverages are available. Bermuda-based placements are available for primary D&O and EPL coverages and on an excess basis for all Financial Lines products.
- We have a broad appetite for organizations that value a long-term partnership with a solution-oriented carrier with sustainable capacity and an integrated claims model.

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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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