



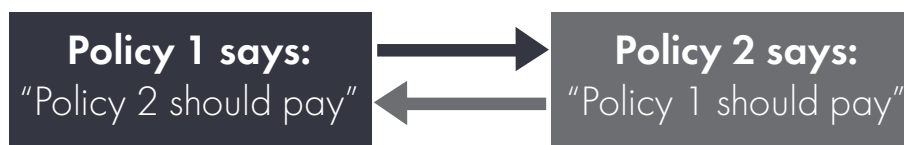
AIG Statement SeriesSM: Other Insurance Clause Enhancement

Often, a company will have more than one insurance policy that covers a claim. When two or more of those policies provide the same or similar coverage, insurers will usually assert that their policy is excess of the policies of the other insurers and will withhold coverage until the other insurers have paid their limits or are otherwise no longer required to provide coverage. Unfortunately, in most cases all the insurers providing the same insurance to the claim will assert the same right to withhold coverage, which leaves the insured waiting for coverage. To determine which insurer should pay first may require a lawsuit, arbitration, or mediation between insurers, which can prolong the wait.

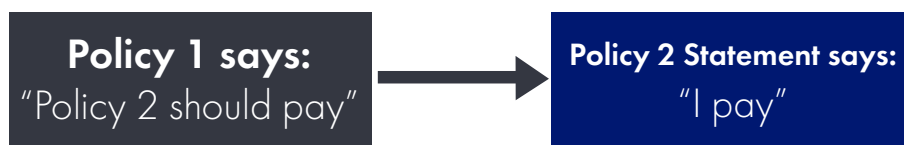
AIG Statement Series ends the waiting game. If a Statement policy is excess of another policy, and that other policy withholds coverage, the Statement policy advances to the insured the coverage the other insurer has withheld, if that coverage is also provided by the Statement policy. As a result, insureds receive insurance when it's needed without the hassle and wait of additional litigation.

Example: An executive of a company receives a claim alleging that he wrongfully disciplined an employee. The company has both an AIG Statement Directors & Officers policy and a non-AIG employment practices liability policy. The employment practices liability insurer withholds coverage, asserting the executive was not acting in an insured capacity. The AIG Statement policy, despite being excess of the employment practices liability policy, will pay the loss wrongfully denied by the employment practices insurer, if that loss is covered by the Statement policy.

Traditional Approach with Multiple Insurance Policies



AIG Statement Series Approach with Multiple Insurance Policies



Contact

For more information, please visit www.aig.com/aig-statement-series or contact your local Financial Lines underwriter or AIG Distribution partner.



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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