



10 Questions to Ask Your Financial Lines Insurer

Here are 10 questions to ask your financial lines insurance carrier to ensure its capabilities are aligned with clients' concerns and needs.

- 1. Does the insurer take a holistic approach to underwriting and claims?**

Yes. Financial Lines' claims and underwriting teams are co-located. They look at both the policy and the insured relationship holistically. Our claims teams and other relationships are there whenever clients need them, even before a claim occurs. We're able to review why clients need coverage and help them through their toughest issues, both as an organization and an individual.
- 2. What is the average length of experience in the insurer's Financial Lines senior management team?**

On average, AIG's senior management team in Financial Lines has over 15 years of experience.
- 3. Does the insurer have an established track record in the line of business, or do they go in and out of the market?**

AIG has been writing financial lines related risks for nearly 40 years. We write the lead directors and officers (D&O) liability coverage for nearly 80% of the *Fortune* 500. We do not shy away from challenging times, we have been, and remain, a partner for the long-term.
- 4. Does the insurer have a history of handling and paying claims?**

Financial Lines has a proven track record of handling and paying claims. In 2015, the team handled over 60,000 claims and over \$3.8 billion in claims, globally.
- 5. Will the insurer be able to provide certainty of protection around the world?**

AIG has a multinational network that spans nearly all of the countries clients conduct business in, including all of the countries in the current EU. Through Passport, our multinational product platform, organizations can build a multinational program that best fits their needs for the majority of the lines of business Financial Lines provides.
- 6. Does the insurer continuously explore new ways to help insureds stay ahead of emerging board level risks?**

Financial Lines has a proven track of introducing several "first-of-their-kind" coverages and enhancements to help organizations and its individuals. We're constantly looking at litigation tactics and learning from the claims we've handled to create new products and innovate whenever possible.
- 7. Will the insurer be able to provide tailored insurance solutions to best meet a client's needs?**

Financial Lines' people are creative, entrepreneurial, and passionate about what they do. There is no challenge that comes in the door that is immediately turned away. It is reviewed, analyzed, and the team works with the insured and broker to figure out how to solve it. All of our customers can have a solution that is uniquely tailored to their specific needs.



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8. Are the insurer's claims professionals specialists who have the authority to make prompt decisions?

Financial Lines' claims professionals specialize in cyber, D&O, E&O, EPL, fiduciary, fidelity, kidnap and ransom, and representations and warranties claims. Supported by global resources, they have the expertise and ability to make swift decisions to rapidly assist clients. Claims specialists are actively involved in all aspects of your claim, bringing their experience and skill to bear when it is most needed. As most of our coverage is written on a primary basis, our claims specialists are on the front line time after time.

9. Does the insurer have a pre-approved panel of the nation's top law firms with access to top litigators and mediators in the country?

Financial Lines has long standing relationships, managed by our own litigation management department, with some of the country's most prominent and experienced law firms and mediators.

10. Does the carrier have any expertise in the constantly evolving area of eDiscovery?

Financial Lines does, and we have made eDiscovery specialists available to our clients at attractive rates.



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