



A New Standard for Side-A Directors and Officers Liability

Side-A coverage provided by Directors and Officers Liability (D&O) insurance is the last line of defense for individual directors and officers if there is no indemnification available to them in the event of a claim.

To assist companies in maintaining and attracting talented board members in such a competitive marketplace, AIG is now providing several comprehensive solutions to Side-A coverage to complement their existing insurance solutions.

Introducing the Side-A Match Edge (SAME)SM Endorsement

The Side-A Match Edge (SAME)SM endorsement is available to clients who purchase both primary D&O insurance and lead Side-A Difference-in-Conditions (DIC) coverage from AIG. By endorsing the primary D&O policy with the SAME endorsement, the Side-A coverage provided by the primary D&O policy will now match the breadth of coverage provided by the lead Side-A DIC policy (Side-A EdgeSM). Companies who take advantage of this innovative solution can receive the benefit of the DIC Coverage throughout the entire Side-A tower.

SAME delivers:

- The same best in class Side-A Edge coverage from the first dollar primary throughout the entire tower. By making the first excess serve as the lead DIC layer and cascades DIC protection up through all the follow form layers.
- Consistency of coverage across the tower to avoid claims conflicts resulting from multiple carriers.

Side-A EdgeSM

In addition to introducing the SAME endorsement, AIG has also updated and improved its lead Side-A DIC insurance offering. Side-A Edge is an enhanced Side-A policy form that has been updated to better serve today's directors and officers, providing a number of benefits that include:

- Combined follow form and liberalization approaches
- Enhanced DIC delivery
- Only one exclusion (conduct exclusion)
- A reinstatement option
- Fines and penalties

Additional enhancements include:

- Pre-claim inquiry
- Broad advancement
- Passport[®] functionality
- Enhanced sub-limited reputation coverage



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Side-A EdgeSM Continued

- Unlimited discovery for former executives
- Unlimited discovery for bankruptcy at pre-determined premium
- For-profit outside directorship liability
- Expressly followed sub-limits
- ERISA fiduciary coverage
- UK Manslaughter Act defense costs

Up to \$100 Million of Side-A Coverage Now Available

With up to \$100 Million of Side-A coverage available from AIG globally, companies may now also receive these additional benefits:

- Larger capacity layers, which eliminates unnecessary wording and claims handling complexities.
- Claims can be settled more swiftly without the delay often caused by having to obtain more numerous settlement approvals.
- With fewer layers of insurance comes greater ease of placement and a reduced margin for error.

The Capacity and Financial Strength Companies Can Count On

- A majority of AIG Property Casualty insurers have been assigned strong or secure financial strength ratings, with "Stable" outlooks; S&P upgraded the financial strength ratings of AIG's P&C subsidiaries to A+ in May 2013.
- AIG does business with 98% of Fortune 500, 97% of Fortune 1000, and 90% of Fortune Global 500; insures 40% of Forbes 400 Richest Americans.
- In 2012, AIG paid \$115 million in claims every business day worldwide.

For More Information:

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Visit: www.aig.com/SideA

Contact: Your local insurance broker



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