

# What's Inside Professional Liability Insurance

Today's litigious environment makes it essential for professionals engaged in a range of services to protect themselves from allegations of negligent acts, errors, or omissions. AIG has been helping professionals focus on their business, rather than potential liabilities, for more than 30 years.

AIG offers valuable services for our clients, including expert support to help protect your reputation and services that mitigate cyber security events. And we can seamlessly bring together insurance coverage and loss prevention services – customized for you – in a single policy.

Additionally, insurance from AIG is backed by our seasoned team of claim professionals. We don't outsource our claims function. *Our expert claims service is your strongest defense.*

Let us put this experience to work for you. Here are some of the ways we can help you focus on delivering your quality professional services without dwelling on your potential liabilities.

Protecting a  
professional's reputation  
and financial wellbeing



# AIG understands your professional service risks; let us manage those risks for you so you can deliver for *your* clients.

## Specialty Professional Liability Insurance



AIG offers more than 15 different policy forms to address the specific risks of various professional service providers from potential legal action by clients and other third parties. With a deep understanding of service classes of business and extensive claims and underwriting expertise, we are able to tailor coverage to best address the specialized needs of a particular profession, including educators, employed lawyers, public entities, media companies, and managed care organizations, to name a few.

## Architects and Engineers Professional Liability Insurance



Architects and engineers face significant liability risks due to the nature of their professions. AIG recognized their specialized risks over 30 years ago and built a specific insurance product to help protect them. Whether it is project-specific or generally protects the firm's full practice, flexibility of coverage and proactive loss prevention and claims services are the foundation of AIG's Architects and Engineers Professional Liability insurance policy.

## Donovan Hatem: Support from Trusted Legal Partner

Architects and engineers insureds receive complementary service from the leading law firm Donovan Hatem. Donovan Hatem can promptly review contracts, requests for proposals, and more to help mitigate risk.

## The Ultimate Value: AIG's Claims Team



AIG offers a variety of innovative products and services in the financial lines market, but our claims team is the greatest value we provide. More than 80 claims professionals at AIG are solely focused on professional liability risks. They are closely aligned with our underwriters to holistically improve the team's understanding of these risks. *Our claims team puts us above the competition when it's time for you to choose an insurance partner to protect your business from the most critical risks.*

## Technology Professional Liability Insurance



Technology is transforming our world. Organizations need to be prepared for emerging liabilities from working with technology services and products. AIG's Technology Professional Liability insurance provides comprehensive and customizable solutions for individuals and businesses that create, distribute, or work with technology.

## Manufacturer's Professional Liability Insurance



Global manufacturers may be facing a potential gap in coverage if they are subject to a claim of negligent design or manufacturing of their products and they are relying solely on a general liability policy designed to respond to losses from bodily injury and property damage. AIG's Manufacturer's Professional Liability policy specifically covers this potential gap in coverage when paired with an AIG General Liability policy. Limits of up to \$10 million are available.

## Protecting Your Reputation



As a professional services provider your reputation can be your most prized asset. Allegations associated with errors and omissions - particularly during a crisis event - can cause financial loss and threaten your business's wellbeing. ReputationGuard® from AIG provides both insurance and expert services designed to protect your reputation at the first sign of a threat. ReputationGuard covers the cost of crisis communications and provides direct access to experienced public relations firms to mitigate the impact of negative publicity.

## Robotics Shield Liability Insurance

Robotics and artificial intelligence will heavily influence business and life over the next decade. Managing the associated risks from these new technologies requires a transformational approach to insurance, so AIG is now offering Robotics Shield, a combined Errors & Omissions, General and Product Liability, and risk management services policy with a specialized and dedicated claims team.

Your professional liability risks are unique. AIG's Professional Liability insurance and services are designed to address them. For more information, contact your insurance broker or an AIG representative.



# WHY AIG

Protecting business reputation and financial integrity is what AIG has been doing well for decades. We have the scale and expertise to customize insurance coverage and services for our clients who have unique and multifaceted challenges from delivering professional services. Put our advantages to work for you, so you can better serve your clients.

# 1,200+

Number of insured contracts  
Donovan Hatem reviews within a  
48-hour turnaround...annually.

More than

# 80%

Fortune 500 companies  
insured by AIG Financial Lines

# 15+



Customized policy forms  
providing specific protection for  
various classes of professional  
service providers against potential  
legal action by clients and other  
third parties.



Number of AIG clients who have chosen to  
address their multinational professional liability  
concerns with over

