

SERFF Tracking Number: APCG-125311804 State: Arkansas
Filing Company: AIG Premier Insurance Company State Tracking Number: AR-PC-07-026421
Company Tracking Number: 07-GRPPEL-AR-001R
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess
Product Name: AIG Private Client Group Personal Group Excess Liability
Project Name/Number: Personal Group Excess Liability Introductory Filing/07-GRPPEL-AR-001R

Filing at a Glance

Company: AIG Premier Insurance Company
Product Name: AIG Private Client Group Personal Group Excess Liability
TOI: 17.0 Other Liability - Claims Made/Occurrence
Sub-TOI: 17.0021 Personal Umbrella and Excess
Filing Type: Rule

SERFF Tr Num: APCG-125311804 State: Arkansas
SERFF Status: Closed State Tr Num: AR-PC-07-026421
Co Tr Num: 07-GRPPEL-AR-001R State Status:
Co Status:
Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
Authors: Timothy Carney, Darren O'Toole, Sumintra Vishudanand
Disposition Date: 10/18/2007
Date Submitted: 10/12/2007 Disposition Status: Approved
Effective Date Requested (New): 11/15/2007
Effective Date Requested (Renewal): 11/15/2007
Effective Date (New):
Effective Date (Renewal):

General Information

Project Name: Personal Group Excess Liability Introductory Filing
Project Number: 07-GRPPEL-AR-001R
Reference Organization:
Reference Title:
Filing Status Changed: 10/22/2007
State Status Changed: 10/15/2007
Corresponding Filing Tracking Number:
Filing Description:
AIG Premier Insurance Company (AIGPI) is submitting, for your Department's approval, an introduction of rates and rules for the AIG Private Client Group Personal Group Excess Liability Insurance Program.

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:

Our Group Excess Liability Insurance would enable employers or sponsoring organizations to offer high limits of personal liability coverage to their most valued employees. Coverage comes with higher limits of liability than typically offered on an individual policy at a more affordable price than a typical individual policy. This program is custom tailored specifically for high net worth executives, partners and professionals at corporations, law firms, investment companies,

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family offices, charitable institutions and other organizations that have substantial personal liability exposures.

An Explanatory Memorandum has been included for your review.

The rates and rules associated with this filing are included in corresponding filing number 07-GRPPEL-AR-001F.

Company and Contact

Filing Contact Information

Darren O'Toole, Contract Analyst darren.o'toole@aig.com
 70 Pine Street, 22nd Floor (212) 770-3550 [Phone]
 New York, NY 10270 (212) 770-7261[FAX]

Filing Company Information

AIG Premier Insurance Company CoCode: 20796 State of Domicile: Pennsylvania
 2704 Commerce Drive, Suite B Group Code: 12 Company Type: Property & Casualty
 Harrisburg, PA 17110 Group Name: AIG State ID Number:
 (212) 770-5730 ext. [Phone] FEIN Number: 22-1721971

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: one rate and rule filing x \$25.00 = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Premier Insurance Company	\$0.00	10/12/2007	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
32073591	\$25.00	10/05/2007

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	10/18/2007	10/22/2007

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Disposition

Disposition Date: 10/18/2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Approved	Yes
Supporting Document	NAIC loss cost data entry document	Approved	Yes
Supporting Document	Explanatory Memo	Approved	Yes
Rate	General Rules	Approved	Yes
Rate	Manual Pages	Approved	Yes

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Rate Information

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	General Rules	AR-GR-1 to AR-GR-5	New	GRPPEL General Rules.pdf
Approved	Manual Pages	AR-RT-1 to AR-RT-3	New	AR GRPPEL_RT Eff 11-15-2007.pdf

**AIG PRIVATE CLIENT GROUP
PERSONAL GROUP EXCESS LIABILITY POLICY
ARKANSAS GENERAL RULES**

I. ELIGIBILITY

The Personal Group Excess Liability Policy provides personal liability protection to the members of a group. Groups are typically made up of past or present employees, partners or executives of a corporation, partnership or association. The program may also be presented to large family offices. The product can be written directly excess of required underlying insurance, or excess of an underlying excess policy.

The participants must maintain the required underlying limits and meet the appropriate underwriting standards.

II. DEFINITIONS FOR RATING

Registered Vehicles – any motorized land vehicle **subject** to motor vehicle registration.

Collector's Vehicle – any motorized land vehicle with a model year of 1945 or earlier, or that is maintained primarily for use in collector activities, exhibits, parades, or other functions of public interest and not for general transportation.

Unregistered Vehicle – any motorized land vehicle **not subject** to motor vehicle registration.

Mandatory Program – A mandatory program is where all members of the defined group participate in the program. Mandatory programs are typically, but not always, employer paid.

Optional Program – An optional program is a program where members of the defined group have the option to participate in the program.

III. POLICY TERM

Policies may be written for a term of one year. The rates, rules and forms in effect at the effective date of the policy shall apply. A policy may be renewed based on premiums in effect at renewal date. The current editions of the applicable forms and endorsements will be made a part of the policy. All rates contained in this manual are for a one year term policy.

IV. LIMITS OF LIABILITY/DEDUCTIBLE

The policy may be written in \$1,000,000 limit increments up to a maximum limit of \$50,000,000. Excess underinsured/uninsured coverage may be written in \$1,000,000 increments up to a maximum limit of \$ 10,000,000. Employment Practices Liability Coverage (EPLI) may be written up to a maximum limit of \$250,000 per occurrence/\$250,000 Aggregate, with a \$10,000 deductible applicable to each occurrence. Limited Charitable Board Directors and Trustees Liability may be written up to a maximum limit of \$1,000,000 per wrongful act/\$1,000,000 Aggregate. There is no deductible with respect to coverages not provided by primary insurance.

V. MINIMUM UNDERLYING INSURANCE

The following minimum limits of primary insurance are required:

A. Private Passenger Auto, Motorcycle or Motor Home Liability, including Recreational Vehicles subject to registration.	\$250,000/\$500,000 Bodily Injury and \$100,000 Property Damage. or \$300,000 Single Limit Liability
B. Private Passenger Auto – Uninsured Motorist Coverage	\$250,000/\$500,000 Bodily Injury and \$100,000 Property Damage* or \$300,000 Single Limit Liability
C. Homeowners Personal Liability	\$300,000 Single Limit Liability
D. Recreational Vehicles not subject to registration.	\$300,000 Single Limit Liability
E. Watercraft Liability Watercraft less than 26 feet in length or less than 50 horsepower	\$300,000 Single Limit Liability
F. Watercraft Liability Watercraft 26 feet or more in length or 50 or more horsepower	\$500,000 Single Limit Liability

G. Limited Charitable Board Directors and Trustees Liability	\$1,000,000 Single Limit Liability
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* UM Property Damage required minimum is applicable only if coverage is available in the state. When \$100,000 UM Property Damage is not available in state in which vehicles are registered, must maintain maximum limit available.

VI. HIGHER UNDERLYING INSURANCE

If the insured elects to maintain higher underlying limits of vehicle liability, they may be eligible for reduced premiums. Applicable credits are shown on the State Rate Page and apply to the registered vehicles premium only.

VII. PREMIUM DETERMINATION

A policy is underwritten and priced on a group basis – for any limit, the price per participant is the same for each member of the group.

The price per participant for a given limit is determined using the rates provided on the State Rate page. Compute the Liability Base Premium by adding together the charges for the Personal, Vehicle and Watercraft components. The exposures for these categories are based on an estimate for the average participant in the group. These estimates are generally based on underwriting questionnaire. This will give you the premium for the basic \$1,000,000 liability limit. For higher liability limits up to \$10,000,000, multiply the Liability Base Premium by the appropriate Liability Increased Limit Factor. For liability limits greater than \$10,000,000, compute the premium for a \$10,000,000 limit, and then add to that the appropriate higher limit charge. The higher limit charge is calculated by multiplying the appropriate charge per million by the additional amount of coverage, in million dollar increments, desired.

Add the charge for \$250,000/\$250,000 (Per Occurrence/Aggregate) Employment Practices Liability Insurance. If the insured chooses to opt out of this coverage, do not add this charge.

Add the additional charge for the increased limit (\$2,000,000) Errors and Omissions Coverage (E&O) if selected by the Named Insured. Refer to the State rate Page.

Add the charge for \$1,000,000/\$1,000,000 (Per Wrongful Act/Aggregate) Limited Charitable Board Directors and Trustees Liability Insurance. A \$2,500 minimum premium applies. If the insured chooses to opt out of this coverage, do not add this charge.

If Uninsured/Underinsured Motorists Coverage is selected, refer to the Rate Page for the Uninsured/Underinsured Motorists Base Premium. This is the rate for \$1,000,000 of Uninsured/Underinsured Motorists Coverage. For higher Uninsured/Underinsured Motorists limits, multiply the Uninsured/

Underinsured Motorists Base Premium by the appropriate Uninsured/Underinsured Motorists Increased Limit Factor.

The total base premium charged per participant is the sum of the Liability Premium and the Uninsured/Underinsured Motorists Premium. The premium is adjusted by applying applicable credits for size of group increased underlying requirements. The charge per participant, for each liability limit offered, is multiplied by the number of participants in the group and summed to determine the total policy premium.

A \$15,000 minimum policy premium applies.

VIII. EXCESS OVER EXCESS INSURANCE

If an AIG Group Personal Excess Liability policy provides coverage in excess of another group excess policy, the premium should be calculated in the following way:

- (a) Calculate the premium charge for the total limit (the sum of all excess and underlying policies)
- (b) Calculate the premium charge for the underlying excess limit.
- (c) Subtract (b) from (a). This is the premium.

Example: For a \$15 million xs \$10 million, calculate the premium for a \$25 million limit (step a) and a \$10 million limit (step b), then subtract the two (step c).

The **Revised Minimum Required Underlying Limits** endorsement must be attached to the policy.

IX. SPECIAL RATES AND CONDITIONS

For a risk with unusual circumstances or other special factors, special rates or conditions may be issued. These special rates and conditions may be requested by either the insured or the company, and must conform to individual state requirements.

X. CHANGES

All changes requiring premium adjustments shall be computed *pro rata*. All changes to underlying policies must be in conformance to Rule V.

XI. CANCELLATION

If the policy is cancelled for any reason, the return premium should be computed on a *pro rata* basis.

AIG Premier Insurance Company
AIG Private Client Group
Personal Group Excess Liability Policy
Arkansas Rate Page

Territory
Entire State

I. PERSONAL, VEHICLE AND WATERCRAFT LIABILITY BASE PREMIUM

Personal

Primary Residence	\$60
Additional Residence/Property, charge per Residence	\$10
Swimming Pool, charge per Residence	\$10

Registered Vehicles

1st Vehicle	\$150
2nd Vehicle	\$60
Additional Vehicle, in excess of 2nd, charge per Vehicle	\$45
Collector's Vehicle, charge per any number of Vehicles	\$10
Youthful Driver (age 21 and under), charge per Driver	\$30

Unregistered Vehicles

Unregistered Vehicle, charge per Vehicle	\$30
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Watercraft

Less than 26 feet in length, charge per Watercraft	\$80
26 to 42 feet in length, charge per Watercraft	\$100
43 to 55 feet in length, charge per Watercraft	\$125
More than 55 feet in length, charge per Watercraft	\$300

II. LIABILITY INCREASED LIMITS FACTORS

Limit	Factor
\$1,000,000	1.00
\$2,000,000	1.30
\$3,000,000	1.60
\$4,000,000	1.85
\$5,000,000	2.10
\$6,000,000	2.40
\$7,000,000	2.65
\$8,000,000	2.90
\$9,000,000	3.20
\$10,000,000	3.45

For limits greater than \$10,000,000, charge:
\$300 per million in excess of \$10,000,000

AIG Premier Insurance Company
AIG Private Client Group
Personal Group Excess Liability Policy
Arkansas Rate Page

Territory
Entire State

III. EMPLOYMENT PRACTICES LIABILITY BASE PREMIUM

Charge for up to 5 employees \$150

IV. LIMITED CHARITABLE BOARD DIRECTORS AND TRUSTEES LIABILITY

Charge up to 5 boards \$250

V. UNINSURED/UNDERINSURED MOTORISTS BASE PREMIUM

Charge for any number of Vehicles \$100

VI. UNINSURED/UNDERINSURED MOTORISTS INCREASED LIMITS FACTORS

Limit	Factor
\$1,000,000	1.00
\$2,000,000	2.00
\$3,000,000	3.00
\$4,000,000	4.00
\$5,000,000	5.00
\$6,000,000	5.95
\$7,000,000	6.90
\$8,000,000	7.85
\$9,000,000	8.80
\$10,000,000	9.75

VII. MODIFICATIONS

Higher Underlying limits

A credit applies to the registered vehicles premium if all of the vehicles listed on the Declarations page have required underlying vehicle liability limits equal to or greater than the limits shown below. Multiply the credit below by the registered vehicles premium for \$1,000,000 limit of liability.

	<u><i>Credit is:</i></u>
\$500,000 (combined single limit) or \$250,000/\$500,000 (split limits)	15.0%
\$1,000,000 (combined single limit) or \$1,000,000/\$1,000,000 (split limits)	20.0%

This credit does not apply to the uninsured/underinsured motorists premium.

AIG Premier Insurance Company
AIG Private Client Group
Personal Group Excess Liability Policy
Arkansas Rate Page

Territory
Entire State

VIII. SIZE/TYPE OF GROUP DISCOUNT

# of Participants	Mandatory/Voluntary	Discount
15 or less	Mandatory	15%
	Voluntary	5%-10%
16 to 75	Mandatory	20%
	Voluntary	10%-15%
76 to 150	Mandatory	25%
	Voluntary	15%- 20%
more than 150	Mandatory	25% - 60%
	Voluntary	15%- 25%

For liability limits in excess of \$10,000,000

All group sizes

Mandatory/Voluntary	Discount
Mandatory	0%-40%*
Voluntary	

*Only applies to the rate (\$300 per \$1 million of coverage)
in excess of the \$10,000,000 coverage limit.

IX. ADDITIONAL CHARGES

Supplemental Defense Coverage

The AIG Personal Group Excess Liability policy includes \$10,000 of Expanded Defense Coverage. The insured may purchase up to an additional \$90,000 in coverage (available in \$10,000 increments) for total coverage of \$100,000.

\$10 premium per \$10,000 coverage per participant

Errors & Omissions Coverage

The AIG Personal Group Excess Liability policy includes \$1,000,000 of Errors and Omissions (E&O) Coverage for the Sponsoring Organization's administration related claims. This coverage limit can be increased to \$2,000,000 for \$10 per plan participant.

AIG Premier Insurance Company
AIG Private Client Group
Personal Group Excess Liability Policy
Arkansas Territory Page

County

Entire State

Territory

Entire State

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 10/22/2007

Comments:

Attachments:

P and C Transmittal Document Rules.pdf
Rate and Rule Schedule.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp **Review Status:** Approved 10/22/2007
Bypass Reason: N/A as this is a new filing

Comments:

Bypassed -Name: NAIC loss cost data entry document **Review Status:** Approved 10/22/2007
Bypass Reason: N/A as this is a new filing
Comments:

Satisfied -Name: Explanatory Memo **Review Status:** Approved 10/22/2007
Comments:
Attachment:
Explanatory Memorandum Group.pdf

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	07-GRPPEL-AR-001R
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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AIG Premier Insurance Company (AIGPI) is submitting, for your Department's approval, an introduction of rates and rules for the AIG Private Client Group Personal Group Excess Liability Insurance Program.

Our Group Excess Liability Insurance would enable employers or sponsoring organizations to offer high limits of personal liability coverage to their most valued employees. Coverage comes with higher limits of liability than typically offered on an individual policy at a more affordable price than a typical individual policy. This program is custom tailored specifically for high net worth executives, partners and professionals at corporations, law firms, investment companies, family offices, charitable institutions and other organizations that have substantial personal liability exposures.

Our proposed effective date is November 15, 2007 for new and renewal business.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check Amount - \$25.00
Check Number - 32073591

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	07- GRPEL-AR-001R
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	07-GRPEL-AR-001F
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE

5a.	Overall percentage rate indication (when applicable)		
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5b.	Overall percentage rate impact for this filing		
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5c.	Effect of Rate Filing – Written premium change for this program		
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5d.	Effect of Rate Filing – Number of policyholders affected		
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6.	Overall percentage of last rate revision		
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7.	Effective Date of last rate revision		
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)		
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
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01	General Rule AR-GR-1 to AR-GR-5	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
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02	Rate Pages AR-RT-1 to AR-RT-3	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
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03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
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EXPLANATORY MEMORANDUM AIG PREMIER INSURANCE COMPANY

AIG PRIVATE CLIENT GROUP PERSONAL GROUP EXCESS LIABILITY INSURANCE PROGRAM

Our Group Excess Liability Insurance enables employers or sponsoring organizations to offer high limits of personal liability coverage to their most valued employees. Coverage comes with higher limits of liability than typically offered on an individual policy at a more affordable price than a typical individual policy. This program is custom tailored specifically for high net worth executives, partners and professionals at corporations, law firms, investment companies, family offices, charitable institutions and other organizations that have substantial personal liability exposures.

Coverage highlights include:

- Up to \$2 million in Errors & Omissions coverage for the sponsoring organization (\$1 million in coverage provided higher limits optional);
- Broad, worldwide protection for personal injury (including libel and slander) and property damage coverage that encompasses *unlimited* owned and non-owned vehicles, homes and watercraft and minimizes potential coverage gaps in individual policies;
- Some of the highest limits available in any group excess program; up to \$50 million on one policy;
- Excess under/uninsured motorist coverage of up to \$10 million available;
- Optional Employment Practices Liability Coverage;
- Optional Limited Charitable Board Directors and Trustees Liability Coverage;
- Flexible attachment points focused on group needs; *includes a combined single underlying limit on automobile liability of \$300,000*;
- Flexible defense coverage, enabling individuals facing a claim to choose defense counsel from the AIG Companies®' Panel Counsel comprised of the nation's preeminent litigation defense specialists. In addition, Expanded Defense Coverage reimburses insureds for expenses up to \$100,000 to retain private counsel to follow the defense. (\$10,000 is automatically included in the contract)
- Defense costs paid outside policy limits for excess liability claims; and
- Concierge-level Claims ServiceSM characterized by unprecedented choice, flexibility and responsiveness.