



Workers' Compensation and Commercial Auto Insurance



AIG is a leader in providing comprehensive insurance solutions for healthcare organizations. Along with protection for their medical professional liability and general liability risks, organizations can also help ensure that their workers' compensation and commercial automobile exposures are protected with coverage from AIG insurers.

AIG specializes in providing guaranteed cost Workers' Compensation and Commercial Auto Liability coverages to hospitals, senior care organizations, and miscellaneous medical facilities when Medical Professional Liability or General Liability coverage is already in place. For larger hospitals and healthcare systems, auto liability coverage may be considered on a stand-alone basis. AIG may also consider underwriting auto coverages if property, financial, or other supporting lines are also covered.

Streamlined Claim Services

AIG's claims professionals have years of experience handling commercial auto and workers' compensation claims for the healthcare industry. Their skill and experience help ensure that each policyholder receives expert service precisely when it is needed. They emphasize collaboration with brokers and policyholders to ease and expedite the claims process. And should an insured face a potentially costly lawsuit, they have access to the nation's premier attorneys. Additionally, workers' compensation and commercial auto insureds receive complimentary access to IntelliRisk®, a web-based claims management information system.

Coverage Highlights

- Efficient, streamlined service from an experienced, specialized underwriting team.
- Coverage is provided on a primary, guaranteed cost basis on the admitted paper of an AIG member company.
- Minimum premiums starting at \$100,000 for Workers' Compensation and \$20,000 for Commercial Auto Liability.
- Stand-alone commercial auto coverage can be provided for hospitals and healthcare systems if the auto premium is over \$75,000. Workers' Compensation can only be provided in conjunction with the professional liability or with a commercial auto policy that is in excess of \$75,000.

Fleet Management and Employee Safety Services

Loss prevention and risk management services are available to policyholders.

Insureds are provided with access to AIG RiskTool Advantage®. This robust web-based system provides many sources of information, assessment tools, webcasts, and training for segments of the healthcare industry including hospitals, senior care, and various ambulatory care settings such as ambulatory surgery and home care. Access to RiskTool Advantage is at no cost to AIG insureds, providing resources and information 24/7.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

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