

# AIG

## DOES YOUR COMPANY UNKNOWINGLY MAKE RISKY INVESTMENTS? IT COULD IF YOU BUY "JUNK INSURANCE" FROM THE WRONG CARRIER.

When you buy insurance today, you expect to be protected from mishaps that may not strike for years, especially in long-tail lines like D&O, excess casualty, environmental and healthcare. It isn't enough to check financial strength ratings before picking an insurer. Good corporate governance requires you to check the long-term debt rating your insurer receives from the major credit rating services. Insist that your broker disclose these ratings. You could be putting your company's future at risk if you buy coverage from insurers with low debt ratings – especially from insurers based in loosely regulated jurisdictions. If your insurer fails, unresolved claims might never get paid. You, your shareholders, customers and employees could be irreparably harmed by junk insurance.

**FACT:** Many insurers that hold financial strength ratings of A- hold long-term debt ratings of BBB; just one step away from junk.

**FACT:** Over 200 property-casualty insurers failed between 1993 and 2002.

**FACT:** AIG holds the top credit rating available from the leading rating services. That means AIG has the financial resources to keep its insurance subsidiaries at top financial strength.

When you buy insurance from the AIG companies, you know we'll be there for you. How does your insurer rate?

The AIG logo consists of the letters "AIG" in a bold, serif font, enclosed within a thin white rectangular border. A small registered trademark symbol (®) is located at the bottom right corner of the border.

**WE KNOW MONEY.™**