## Western World



# Cut through the crowded insurance marketplace and get what you need with this guide to Why Western World:

- Connecting agents with world-class Western World Excess and Surplus insurance leadership
- Highlighting Western World's key areas of differentiated value in the E&S Contract Bind market
- Providing examples of Western World's advantages working for agents and their clients
- Showcasing why Western World has an industry leading position in the E&S Contract Bind marketplace

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## The Western World Advantage

### **Seamless Systems**

- Provides access to Western World Integrated Platform (WWIP) – one of the industry's first contract bind systems
- Delivers ability to rate, quote, and bind in less than 10 minutes for a broad range of property and casualty risks with an average premium of ~\$2,500
- Continues to invest in systems to improve responsiveness and ease of use

#### WHY IS THIS IMPORTANT?

Western World's WWIP system enables quick and seamless insurance solutions for SME clients.

### **Dedicated Expertise**

- Provides agents with dedicated Western
  World underwriters who are empowered to
  provide quick and responsive solutions for
  tougher-to-write contract bind risks
- Supports policyholders with in-house claims team dedicated to contract bind classes of business
- Evolves to the changing needs of the contract bind market with new products and innovations through experienced underwriters and multi-line expertise

#### WHY IS THIS IMPORTANT?

Underwriters have the technical expertise and authority to address risk in concert with one of the industry's broadest appetites.

### Sustainable Market Partner

- Continues to be one of the longest established carriers in the E&S Contract Bind market with 50+ years' experience
- Writes insurance solutions for more than 750 ISO class codes
- Integrates with AIG's P&C market leadership and underwriting expertise

#### WHY IS THIS IMPORTANT?

A well-established market leader, Western World provides contract bind agents and their clients with reliable, consistent, and sustainable solutions across a broad appetite. AIG's Contract Bind platform

> Market Leader for 50+ years

Submission to bind in 10 minutes

Learn more: www.aig.com/whyaig

## Western World



## Why Western World

### **Seamless Systems**

#### **ISSUE**

An agent representing several small amusement centers required insurance coverage for clients in this specialized market niche.

#### **SOLUTION**

We evolved our WWIP system to enable expanded agent authority and a more streamlined quoting process, delivering a program for this unique industry.

#### **BENEFIT**

Western World provided the agent with a tailored program customized to their clients' needs.

#### WHY IS THIS IMPORTANT?

Western World professionals quickly customizes our WWIP system to solve market challenges.

### **Dedicated Expertise**

#### **ISSUE**

Top Western World distribution partners sought a strong contract bind Garage market with best-in-class technology and underwriting expertise.

#### SOLUTION

Working with our wholesalers, Western World invested in building a garage solution supported by expert Garage underwriters and with WWIP, built out a seamless and customized quote, bind, and issue platform.

#### **BENEFIT**

Western World provided the wholesale community with a new solution for the underserved Garage<sup>1</sup> market.

#### WHY IS THIS IMPORTANT?

Western World evolves with the market to develop new products and solutions that address emerging needs.

### Sustainable Market Partner

#### **ISSUE**

Competitors continually exit key segments of the contract bind space requiring agents to find a new market for their clients.

#### **SOLUTION**

Rooted in our 50+ year history, AIG's Western World is committed to a broad class of business, remaining as a stable E&S insurer that doesn't hastily abandon business segments.

#### **BENEFIT**

Western World collaborates with agents to understand the market and address the critical insurance needs of clients.

#### **WHY IS THIS IMPORTANT?**

Wholesale agents and their clients can count on Western World in the long run to deliver Contract Bind solutions, including ones that others may be unable or unwilling to provide.

## What is Western World?

Western World provides dedicated wholesale solutions to address the needs of the E&S Contract Bind market. Through access to our experienced team of underwriters as well as the support of our proprietary system, Western World provides solutions to address market needs.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. The conditions of each individual policy of the standard form of policy for a description of the scope and limitations of coverage.

AIG is the marketing name for the worldwide property-casualty, life and refirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com.
All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language.
Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

<sup>&</sup>lt;sup>1</sup> Western World Garage is expected to launch in Q2, 2022