AIG

Side-A Match Edge

Side-A Match Edge® (SAME) can be offered to clients who purchase primary D&O cover and Side-A capacity (lead or excess) from AIG — even if another carrier provides the lead Side-A policy. By endorsing the primary AIG D&O policy with the SAME endorsement, the Side-A coverage provided by the primary D&O policy will match the breadth of coverage previously only available within the dedicated Side-A DIC policy limits. Companies who take advantage of this innovative solution benefit from broad-form Side-A DIC coverage throughout the entire D&O tower.

SAME delivers:

- The same best-in-class AIG Side-A DIC coverage from the first dollar primary throughout the entire tower. By following SAME, the first excess ABC carrier now also serves as a Side-A DIC layer and this DIC coverage continues up through all the follow form layers.
- Consistency of coverage for non-indemnifiable loss of individuals throughout the D&O tower, which can minimize claim conflicts that may result from multiple carriers and different Side-A terms.

Small or large, D&O towers benefit from the SAME structure by ensuring broadest Side-A cover is available throughout the D&O tower.

Traditional D&O Tower



Without SAME, only \$25M of Side-A DIC is available.

D&O Tower with SAME



By virtue of follow-form ABC coverage, with SAME the entire \$125M of D&O purchase is inclusive of Side-A DIC.

For more information, contact your local Financial Lines underwriter or AIG Distribution partner.

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