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## CONNECTING YOU TO QUALITY, STRENGTH & SERVICE™

### Revolutionizing the Delivery of Multi-line Solutions

You have a specialty risk that requires multiple lines. Why should you have to go to multiple sources to get them? "When we asked this question, the answer was simple, 'You shouldn't,'" says Ben Beauvais, Vice President of AI Risk. [Read Full Article](#)

### Spotlight on Ben Beauvais Vice President, AI Risk

*Ben Beauvais shares his views on what is happening at AI Risk now -- and important developments on the horizon.*

#### **How would you characterize AI Risk today?**

**Ben Beauvais:** We're expanding dramatically -- and fast. AI Risk used to be known as basically a "niche" or specialty program player. We do that -- but we now have the ability to do much more than that, providing property, casualty -- both primary and excess -- as well as professional liability coverages, and to offer both admitted and non-admitted solutions. [Read Full Article](#)

### Admitted A&E Program Now More Easily Accessible

AI Risk's Architects & Engineers (A&E) Professional Liability program is now available on an admitted basis in more states than ever -- 45 at last count -- and is more readily obtainable via AI Risk ProgramConnect® ([www.programconnect.com](http://www.programconnect.com)). [Read Full Article](#)

### Risk Management Services Continue to Expand -- and Evolve

How do you deliver risk management services that add meaningful value to tens of thousands of middle market accounts? "One account at a time," says Melissa Meserve, assistant vice president and chief underwriting officer at AI Risk. [Read Full Article](#)

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You have a specialty risk that requires multiple lines. Why should you have to go to multiple sources to get them?

“When we asked this question, the answer was simple, ‘You shouldn’t,’” says Ben Beauvais, Vice President



of AI Risk. “With access to the full spectrum of products of Lexington Insurance Company -- including property, general liability, umbrella, and auto insurance -- AI Risk could deliver it all through one place and one underwriter,” explains Ben.

That is exactly what AI Risk recently did for a Houston broker who was seeking coverage for a seafood processor. “We quickly put together general liability, umbrella, and auto insurance for the account. So rather than having to coordinate with several markets, the broker was done,” Ben says. “All the coverages were underwritten on high-quality paper and backed by high-quality service.” And this “program” can be easily replicated for other similar risks and accounts throughout the food and hospitality sector.

“Our goal is to give brokers the benefits of a traditional program including consistently excellent coverages with turnkey delivery without them having to embark on the laborious task of putting a program together,” says Joe Surette, AI Risk’s Director of Sales and Marketing.

“We can write multiple lines for virtually any type of business our brokers bring along, whether it’s a real estate, a manufacturing, or a sports and leisure risk. This ‘one-and-done’ approach makes sense for middle market specialty business,” Joe says, “and no one is better able to deliver it than AI Risk.”

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## Spotlight on Ben Beauvais Vice President, AI Risk



*Ben Beauvais shares his views on what is happening at AI Risk now -- and important developments on the horizon.*

### **How would you characterize AI Risk today?**

**Ben Beauvais:** We're expanding dramatically -- and fast. AI Risk used to be known as basically a "niche" or specialty program player. We do that -- but we now have the ability to do much more than that, providing property, casualty -- both primary and excess -- as

well as professional liability coverages, and to offer both admitted and non-admitted solutions. We offer a full suite of coverages to the middle market. There is basically no boundary to what we can consider -- or the opportunities we can open up for our brokers.

### **Where were you before joining AI Risk in June -- and why did you make the move?**

**Ben Beauvais:** I was the product line manager for Lexington's energy casualty business for 10 years. Before that I was a product manager for Lexington's excess transportation business. I also spent some time managing New England Risk Specialists and underwriting at Lexington's National Branch, and at a London-based insurance brokerage firm.

I saw in AI Risk a chance to contribute to a company at an incredibly dynamic period in its growth, while broadening my experience and business perspective.

### **What is AI Risk's most exciting recent product addition?**

**Ben Beauvais:** It's hard to pin down just one! Earlier this year we launched Property Complete<sup>SM</sup>, a suite of general property and inland marine insurance created expressly for middle market businesses. The addition of such robust property capabilities for the middle market was a milestone for AI Risk. We have also made Property Complete available online through AI Risk ProgramConnect<sup>®</sup>.

Significant strides have also been made in our ability to systematically respond with multi-line solutions for specific industry and market segments--from food and hospitality to real estate.

### **What are the greatest challenges you and your AI Risk colleagues face now?**

**Ben Beauvais:** Making sure that our service keeps pace with our expanding capabilities -- and remains at the forefront of the industry. We want to be 100 percent sure we deliver on what we

promise, and we're taking several steps to ensure our ability to do this.

Most notably, we are investing in more human and technology resources. We have expanded our staff significantly, entrenching experienced underwriters in our "hubs" and branch offices nationwide. We recently brought onboard a 25-year veteran of AIG Companies' operations to help us sharpen our back office processes.

We continue to leverage technology to enhance our productivity and that of our brokers. Many of our brokers are now well familiar with AI Risk ProgramConnect, our online quoting and binding system, which eases and expedites processing of specialty programs.

What most don't yet know about is the new imaging system we will be integrating into our operations in the first half of 2008. This will create an essentially paperless environment, enabling everything from submissions to endorsements to be exchanged and stored electronically. It will significantly accelerate and enhance the service we can provide.

***In your view, what is the most important factor that sets AI Risk apart from other middle market providers?***

**Ben Beauvais:** No one can offer the breadth of products, underwritten on high quality paper, that AI Risk can. We provide access to the full realm of products of Lexington and AIG Companies -- everything from specialty workers compensation, to high limit liability to general property and inland marine insurance. Combine that with our technology and service, and you have a really unbeatable combination.

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"Expansion of the program reflects AI Risk's ongoing commitment to this line of business--one that many in the industry don't stick with over the long-term--and our drive to make it ever-more convenient for brokers to access this important coverage," says JoAnne Houtman, Assistant Manager, Miscellaneous Professional Services.

"After listening to our brokers, we made it a priority to identify ways to reduce the likelihood of risks being referred to an underwriter when they are being processed online. As a result, brokers accessing our admitted program via AI Risk ProgramConnect® are now more likely to experience straight-through processing -- no underwriter intervention required," says Ed Zahn, Director of A&E Professional Liability Underwriting at AI Risk.

Brokers can also dramatically reduce their likelihood of referral by paying special attention to the option chosen under "Disciplines, Projects or Services," on ProgramConnect. "Before selecting 'Other,' take a quick look at the expanded list of descriptions provided to be sure your risk doesn't fit," Ed says. Selecting 'Other' requires risks to be automatically referred to an underwriter.

Firms carrying A&E professional liability insurance from AI Risk also benefit from substantial risk management services, including [www.lexaehelp.com](http://www.lexaehelp.com), a web-enabled risk management resource and training tool designed to help firms understand, address and minimize the legal liabilities inherent in the A&E marketplace. These services have recently been enhanced to allow design professional to obtain continuing education credits online.

Qualifying firms also benefit from contract reviews and pre-claim loss mitigation consultation and services.

"It's vital in long-tail lines like A&E professional liability that brokers know they are placing business with a carrier that has the experience and the wherewithal to stick with it for the long term.," JoAnne says. "So our brokers and clients know they can count on obtaining the coverage they need--quickly and efficiently--year after year."

AI Risk's admitted A&E program is available with minimum premiums ranging from \$1,250 to \$7,500 for \$1 million in coverage. Non-admitted coverage is available as well.

To learn more, contact Ed Zahn at [ed.zahn@aig.com](mailto:ed.zahn@aig.com).

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How do you deliver risk management services that add meaningful value to tens of thousands of middle market accounts? "One account at a time," says Melissa Meserve, assistant vice president and chief underwriting officer at AI Risk.

A driving force behind AI Risk's creation of some of its most successful and long-standing risk management services programs -- including the suite of risk management services that accompanies AI Risk's human services program -- Melissa knows what works.

"Many of our larger human services accounts are dealing with very complex and sensitive issues. They need a consultative risk management approach. AI Risk delivers this, along with more turnkey services smaller accounts appreciate, such as discounted rates on employee background checks and telephone seminars on relevant loss control topics," she says.

This dual approach, combining consultative expertise and technology that enables information to get out to insureds quickly and efficiently, are a hallmark of AI Risk's risk management services. For example, architect and engineering firms buying insurance through AI Risk benefit from a suite of services ranging from contract reviews and pre-claim mitigation for more complicated accounts and web- and phone delivery of valuable expertise and resources for the lion's share of insureds. EPL policyholders have a host of risk management tools and resources available via [www.eplselect.com](http://www.eplselect.com), plus a toll free risk management hotline.

"We are constantly seeking new ways to leverage technology to deliver the most appropriate and effective service to customers," says Joel Porten, assistant vice president of AIG Consultants, the ISO 9000 certified firm whose experts provide many risk management and loss control services for AI Risk customers.

One of the newest technologies are "Lexcasts," audio conferences and podcasts on critical risk issues. One recent LexCast available to AI Risk clients and brokers spotlights current liquor liability cases and assists companies in assessing their exposures. This and other past Lexcasts are accessible free of charge at [www.lexcasts.com](http://www.lexcasts.com).

Online continuing education and training programs are another example of AI Risk's ability to maximize value, convenience and efficiencies in the risk management services it makes available to clients.

"In addition, as we see certain services working in one area, we often translate them across product lines to benefit more customers," Melissa says. As a result of this "exporting" of services, all AI Risk clients now have access to such value-added benefits as a toll-free risk management hotline. "Discounted background checks are another hot-button service that is now

crossing product and industry lines,” Melissa adds.

While AIG Consultants offer market-leading expertise in a host of specialized areas, AI Risk also reaches out to other best-in-class providers to enhance services for customers. “Our alignment with Presidium to provide abuse prevention expertise to human services organizations is an example,” Melissa says.

“We are constantly watching claim trends to identify emerging areas of concern and services that can benefit particular companies or industries,” says Rita Sanda, manager of consulting services, AIG Consultants. “In addition, we are diligent in gathering customer feedback that can illuminate ways we can enhance our services.”

“We are committed to providing the most effective and efficient service to each account, every time” Joel says.

For more information on risk management services available through AIG Consultants, contact Joel Porten at [joel.porten@aig.com](mailto:joel.porten@aig.com) or Rita Sanda at [rita.sanda@aig.com](mailto:rita.sanda@aig.com).

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