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CONNECTING YOU TO QUALITY, STRENGTH & SERVICE™

AI Risk® Elevates Service for National Flood Insurance Program Clients

AI Risk brokers can now link directly from www.AIRisk.com to The Flood Insurance Agency also has the only website that enables lenders to purchase requisite force placed NFIP flood insurance online (www.mpppflood.com). The new connection is the result of AI Risk's new strategic marketing alliance with The Flood Insurance Agency. [Read Full Article](#)

AI Risk Expands Human Services Program

Foster Parent Professional Liability & More Abuse Risk Management Services Now Available

AI Risk has enhanced its broad Human Services Liability Program with innovative Foster Parent Liability coverage and more state-of-the-market risk management services.

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Forward-Looking MPL Strategy Creates New Opportunities

New Classes Quotable Online, New Programs on the Horizon

AI Risk is rolling out Miscellaneous Professional Liability Insurance for more classes of business than ever before. "Coverage for Energy-efficiency counselors and Home Inspectors, to Property Managers and Auctioneers can easily be accessed online via [AI Risk ProgramConnect](#)," says JoAnne Houtman, Vertical Manager, Professional Liability, AI Risk Specialists Insurance. Brokers can produce fast online quotes, even on their more complex or unusual risks. [Read Full Article](#)

Spotlight on Lynda Colucci

Senior Middle Market Program Manager, AI Risk Specialists, Inc.

As Senior Middle Market Program Manager based in Seattle, Lynda Colucci is responsible for providing AI Risk programs -- and Lexington Insurance Company and AIG Commercial Insurance capabilities -- to the San Francisco region, including Northern California, Northern Nevada, Hawaii, Washington, Oregon, Idaho, Montana, and Alaska. Covering this wide swath of territory, Lynda finds mixing doing good and doing business to be a highly effective strategy.

What types of volunteer activities are you involved with?

Lynda: I sit on the boards of four different nonprofit organizations, two of them insurance related. The insurance-linked boards are the Professional Insurance Agents (PIA) Western Alliance Community Foundation Board and the Washington Surplus Lines Association Board. [Read Full Article](#)

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"Our alliance with the Flood Insurance Agency furthers our efforts to provide consistently excellent service to our brokers," explains Joe Surette, AI Risk Director of Sales and Marketing. Along with fast turnarounds on quotes requested online, brokers working with the Flood Insurance Agency via AI Risk have access to an online policy database to automatically track NFIP policies written and easily spot those coming up for renewal.

"The NFIP provided by the Flood Insurance Agency is a perfect complement to LexElite® homeowner's insurance, underwritten by Lexington Insurance Company. Lexington is also a leading provider of excess flood insurance through AI Risk, so our brokers also have streamlined access to additional limits for higher value homes," Joe adds.

The Flood Insurance Agency specializes in complex flood risks and is one of AIG Companies' largest producers of flood insurance. "We have a long history of working with AIG Companies to provide flood insurance nationwide. We look forward to expanding this relationship by making it ultra-easy for AI Risk brokers to access NFIP flood insurance," says Evan Hecht, CEO of The Flood Insurance Agency.

The Flood Insurance Agency also has a website that enables lenders to purchase the requisite NFIP flood insurance online (www.mpppflood.com).

"We have more licensed flood insurance underwriters than any other agency nationwide. We stand ready to provide the service AI Risk brokers require," Hecht says.

For more information, visit www.airisk.com or www.thefloodinsuranceagency.com.

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"Historically, adoption and foster care agencies have had to provide separate insurance for foster parents. Now, we have made it easy for agencies to include a foster parent or guardian as a Named Insured under the professional liability cover available through AI Risk, extending comprehensive coverage to all licensed individuals under one form," said Bobbie Condell, Human Services Manager, AI Risk.

AI Risk has also expanded the suite of risk management services it offers human and social services agencies, adding complimentary access to Armatus Internet-based training from Praesidium Inc., a national leader in abuse risk management. "This new Armatus internet-based training gives insureds a flexible tool they can use to educate employees in critical areas, such as identifying signs of potential trouble in adult-child interactions," says Sally Whitaker, Risk Management Consultant with AIG Consultants, Inc. (AIGC). AI Risk clients also benefit from other Praesidium services, including on- and off-site consultation with Praesidium's abuse risk management experts and an informative newsletter.

The new foster parent professional liability coverage is the latest edition to AI Risk's multi-line program for human services agencies. The program can include property, business auto, general liability, abuse and molestation, and umbrella, alongside professional liability insurance.

Accompanying risk management services include consultation to help insureds maximize safety and quality and reduce risks; interactive monthly webcast; online training through www.lexingtoninsurance.com; use of the crisis-related Planning and Tracking Response Online (PATROL[®]) program, and preferred access to employee background check services.

"We are constantly working to enhance our program as we identify new market needs, and to make our solutions readily attainable to our brokers," Bobbie says. Evidencing this, Bobbie cites other popular coverage extensions AI Risk makes easily available with the program, such as coverage for volunteers as Named Insureds, liquor liability for fundraising events, and property of insured's clients.

The AI Risk Human Services Liability Program is designed for a wide range of agencies, including adoption/foster care agencies, community outreach programs, mental/behavioral health service providers, and substance abuse agencies.

To learn more about the AI Risk Human Services Liability Program and Foster Care Professional Liability coverage, contact Bobbie Condell, AI Risk Human Services Manager, at roberta.condell@aig.com or 617.443.4617.

The coverage for this program is underwritten by member Companies of American International Group, Inc. (AIG). The descriptions contained herein are summaries only. Please see actual policy for full terms, conditions and exclusions. All submissions are subject to underwriting guidelines. Coverage may not be available in all jurisdictions.

Coming September 09, 2008 at 1:00 PM EST or archived after the live event: AIG Consultants will host an Abuse Risk Management Webcast. To register and learn more, visit www.lexcasts.com/aigconsultants.php.

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The secret behind AI Risk's high-efficiency production? "Human capital," says Houtman. "We have nine production specialists strategically located countrywide. Their unique backgrounds and industry perspectives make our program what it is today. Their expertise enables us to respond quickly to diverse regional opportunities," she adds.

AI Risk is expanding its MPL program to evermore classes in response to specific feedback from brokers. In addition, Houtman describes AI Risk's MPL strategy as anticipatory.

"We're constantly looking at market trends, so we can be ready to help our brokers respond," she says, citing Management Consultants as one area of the market AI Risk foresees will be growing fast. "With the globalization of business and the challenges of the economy, many companies are seeking professionals to help them chart their course. Anticipating a boom in this area, we'll soon be launching a MPL form for Management Consulting on AI Risk ProgramConnect."

AI Risk also sees future growth in operators conducting travel tours abroad and increased demand for broad coverage for technology professionals, such as computer software engineers, programmers, system analysts, and computer consultants. MPL programs for these classes will be coming online soon as well.

"While our long-established MPL programs -- such as Insurance Agents E&O and Home Inspectors E&O -- continue to be very successful, we're always looking ahead. Our aim is to make sure our brokers are well prepared to efficiently meet the market's E&O needs today ... and tomorrow," Houtman says.

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Lynda: I sit on the boards of four different nonprofit organizations, two of them insurance related. The insurance-linked boards are the Professional Insurance Agents (PIA) Western Alliance Community Foundation Board and the Washington Surplus Lines Association Board.

What type of work do you do on these boards? Lynda: I co-chair the Grants Committee of the PIA Western Alliance Community Foundation Board. The Committee was created a few years ago to provide a mechanism for community insurance agents who want to give back to their communities. We solicit funds from brokers, agents, companies and other sponsors and accept grant applications so that we can match donors to worthwhile, community-driven projects. Through the Grants Committee, agents fund projects such as Little League scoreboards, volunteer training, arts organizations, and Search & Rescue resources. The committee's work directly benefits our communities, while also enabling the insurance industry to generate goodwill and agents to raise their profile in the community.

The Washington Surplus Lines Association Board of Directors is a stamping office and association for surplus lines brokers in the state of Washington. Now is a very important time for surplus lines, and the board's work is especially important these days. I am able to bring to the Board my own experience in the surplus lines marketplace as well as the large-company perspective of Lexington, the leading excess and surplus lines insurance organization.

What other boards are you involved with?

Lynda: One is the Farrington Foundation, which is dedicated to land and water conservation. Being from Montana, Teddy Roosevelt is one of my heroes. Had he not started the National park system all those years ago, places like Yellowstone and our other treasured National Parks would probably be filled with homes and commercial development today. Farrington Foundation helps to keep conservation going.

I'm also on the Montana Ambassadors Pacific Northwest Chapter Board, which promotes Montana businesses doing business in the Pacific Northwest and Pacific Northwest businesses operating in Montana.

Before these affiliations, I served for eight years on the Board, Advisory Council and Executive Race Committee of the Susan G. Komen Breast Cancer Foundation in Seattle.

While these boards are not directly insurance related, I understand that insurance does come in to play?

Lynda: Absolutely. In my volunteer work I have countless opportunities to meet people with all sorts of business needs and affiliations. Many times they have a need that AI Risk or AIG Companies can fulfill. One recent example is a foundry that the Montana Ambassadors Pacific Northwest Chapter Board was working with to build a second location. I expect that they will be a

Lexington client in the near future. Their policy comes up in November and I am all over it.

In another example, an old friend I ran into through my board work runs a fascinating mobile children's theater company. The company recently picked up AI Risk's broad Human Services Program as well as D&O insurance and foreign exposures coverage from AIG Commercial Insurance.

It seems that there is a lot of synergy between your professional and your volunteer lives?

Lynda: Definitely, there is. A good example is my work with another organization, Social Venture Partners, which currently helps about 75 nonprofit organizations to develop sustainable operations, putting in place Boards of Directors, defining their missions, helping with marketing, fundraising and the like. Most recently, I was working through Social Venture Partners with the board of an organization that provides advocacy for children in the courtroom. The organization had lost their state and county funding and was looking for our assistance in fundraising. As part of this, they were able to secure a \$1000 grant from the PIA Community Foundation Board! I've also introduced them to our Human Services program and we are in the process of writing the account. There certainly is a lot of interconnection between work inside and outside the office.

What else do you do outside of work?

Lynda: I box three to four times per week in the morning before work. I find that my boxing skills serve me well in all areas -- they are great at relieving stress!

How do you find time for so many activities outside of the office?

Lynda: I just make time. It is all such fun. You meet so many people. And there can be so much synergy between your on and off the job "work." It's terrific. I love what I do.

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