



The AIG Multinational Difference

Hand-in-hand expertise and client focus



Integrated “One AIG” team and network

- 500+ dedicated Multinational service professionals in one global team, including Claims, Underwriting and Legal
- Local coverage in 200+ countries and jurisdictions*
- Dedicated Multinational Client Executives for key clients enabling tailored solutions



Decades of captive fronting experience

- Award-winning captive fronting team
- Direct underwriting authority and local decision making
- Dedicated, ISO Certified captive client service team managing premiums, claims, audits, and risk assessment reporting



Robust product and claims expertise

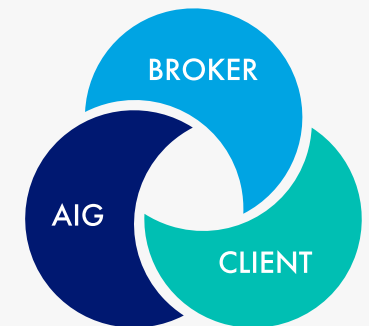
- Product portfolio and risk consulting expertise spanning 28 products
- Ingenuity and capacity to support with traditional to highly specialized offerings
- 5,500+ claims experts supported by dedicated Multinational Claims specialists



Tools and insights empowering risk decisions

- Client Brief including compliance and market considerations, timelines and program structure analysis
- myAIG Client Portal enabling real-time access to policy documents, premium information and overall portfolio status
- IntelliRisk** claims dashboard providing metrics, trends and loss history analyses

From pre-bind to policy inception, our servicing experts **engage with the client and broker to deliver a seamless experience** throughout the customer journey with AIG Multinational.



We foster a **strong tripartite relationship** and promote **early engagement, alignment and regular monitoring** of the global program. Together we achieve timely and compliant implementation, providing **peace of mind and security** to our clients.

*Through AIG-owned operations, AIG licenses and authorizations, and network partner insurers.

**Where legally permitted

The road to optimal client experience



Early Collaboration

Early engagement, alignment on timelines, clear roles and responsibilities, regular and transparent communication



Understanding client requirements

Tailoring our multinational solutions to different client needs and partnering with clients to support them as their business evolves and expands



Dedicated client servicing

Seamless and accurate execution throughout the process, from pre-bind to implementation and beyond, including premium settlement, claims servicing and proactive renewal planning



180-120
Days



120-60
Days



60-30
Days



45-0
Days



From policy
inception

Our end-to-end collaborative approach

Understanding your business

- Risk and coverage review
- Discussion of country considerations
- Submission (RFP) preparation with complete information

Client assessment and proposal

- AIG produces program proposal with details by country
- Negotiation to bindable terms

Bind and release network instructions

- Binding order confirmed
- Communication with in-country stakeholders
- Detailed instructions for local issuance released

Regulatory requirements/policy issuance

- Premiums invoiced
- Local policies and certificates issued
- Premiums collected
- Payments to reinsurers (e.g., captive) and tax authorities commenced

Timely, efficient servicing and monitoring

- Post-bind monitoring to ensure accurate execution of the end-to-end collaborative approach
- Claims experts worldwide, standing ready to respond to a loss wherever and whenever it occurs
- Unparalleled service focused on fast response and expert help in loss mitigation



Key pre-inception considerations

- Cash Before Cover
- Central vs. Local Collection
- Retentions and Premium Exportability
- Tariffs
- Policy Wording
- Special Local Coverages
- Exportability of Reinsurance
- Taxes, Surcharges and Parafiscals
- Local Fulfilment Requirements
- Sanctions

www.aig.com/multinational