



The AIG Advantage

Product Offering (Multinational)

- We have outstanding expertise in providing Multinational captive fronting solutions, with more than USD 600m* in premium flowing to AIG client captives in EMEA each year.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions. Our AIG team helps clients to protect their assets across borders, by offering standalone solutions, complementing government pools, providing local coverage in over 200 countries and jurisdictions,** and delivering consistent cover and policy response.
- AIG has its own Multinational Political Violence wording that can be utilised on these programs.
- Bespoke tools and insights help provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.
- Where non-admitted cover is not permitted, certain execution challenges may arise. AIG understands these challenges and is experienced in helping our clients navigate them.

Local Expertise, Global Reach

- AIG has a long history of providing insurance solutions across the EMEA region, with underwriting capabilities across Europe, the Middle East and Africa.
- We have multi-decade experience in delivering fully compliant multinational programs for clients through our global Multinational Team.
- We have over 500 experienced Underwriting, Legal, Operations, and Claims experts delivering and supporting multinational client programs around the world.
- Our team of client and broker engagement leaders across EMEA work alongside underwriters, ensuring responsiveness and a collaborative partnership with our partners.

AIG Claims Expertise

- AIG's long history in the Political Violence and Terrorism (PVT) market has created a wealth of knowledge in the claims space, having handled complex claims in multiple territories over the last 35 years. Our team are practiced in complex PVT claims, where the event, and both local and international regulatory environments, require sensitive management for efficient resolution.
- Our Major Loss Claims Team works with AIG's large network of Claims Adjusters to provide a consistent claims experience.
- Our team are highly experienced in bringing a managed claims response in support of our clients. In recent years, AIG has successfully led the conclusion of claims arising from terrorism, civil unrest and war fighting.*

AIG Strategic Advisory

- AIG's PVT advisors and commercial intelligence partners can support in building client awareness and understanding of exposure and loss.
- Using data, analytics and on-site consulting, our team can contextualise unfamiliar PVT perils for individual clients. We can help to frame potential financial and operational impacts and illustrate defensible insurance strategies, supporting decision making around client insurance programs.
- We support clients to minimise the risk of over-investment in an unfamiliar line of insurance by providing strategic reviews of portfolio exposure and explosive blast modeling of clients' key sites, offering insights into breadth of coverage and loss limits.

*AIG figures sourced from internal data

**Subject to US, EU, UK and UN as well as other applicable sanctions regimes

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Facts & Figures

Minimum Submission Requirements

- Insured Name
- Occupancy
- Schedule of insured values split by building, contents, and business interruption per location (including full address and/or latitude and longitude)
- Loss control information as appropriate for exposure, including details regarding business and contingent business interruption
- 5+ years of loss history

Limits

- Primary and Excess
- Lead and Non-Lead
- USD 500m for Terrorism & Sabotage
- USD 250m for all other perils



Occupancy Appetite

- AIG risk appetite remains wide for both complex and benign occupancies and geographies.
- Our team consider all occupancies and industry types, on a case by case basis.
- For challenging client locations and occupancies, the AIG team can help to drive more productive outcomes, leaning-in to complex risks, when a client's wider management of PVT-related risk has been illustrated and discussed.



Capacity Considerations

We will consider all occupancies and industry types, on a case by case basis. However, deployment of AIG capacity is dependent on the following:



Risk quality



Loss experience



Program conditions and pricing



Commitment to risk management principles and acceptable account pricing



Occupancy hazard

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