

Accident & Health

Checklist for Multinational Programs

Program Design & Execution

- List of Countries
- Limits/Sub-Limits & Retentions incl. Premium Allocation
- Local Currency and Exchange Rates (Default: Oanda)
- Local Name of Insured & Address incl. Contact Details
- Additional Named Insured incl. Address
- Premium Billing (Default: local Currency & local Collection)
- Local Broker Name & Address incl. Contact Details
- Brokerage Commission on Master/local Policies

Pre-Inception Considerations

- Admitted vs. Non-Admitted Insurance
- Product Availability
- Cash Before Cover
- Local Pre-Issuance Requirements
- Tariff Rating Requirement
- Backdating Restrictions
- Local Broker Requirement
- Good Local Standard vs. Manuscript Policy
- US Surplus Lines

Accident & Health

- Number of Employees
- Travel Days (Domestic/International)
- Blue- / White-Collar Employees Allocation
- Loss History incl. number of claims per year

Reinsurance Placement

- Signed Reinsurance Certificate incl. AIG's Terms & Conditions and Addenda (Australia)
- Reinsurance Invoice incl. Bank Details
- AIG Reinsurance Connect
- Co-Reinsurance: Reinsurance Carrier Branch incl. Contact & Bank Details

Global Fronting

- Audited Financials of the Captive and the Parent
- Reinsured Limits and Retentions
- Loss History incl. number of claims per year

Our end-to-end collaborative approach



180-120 Days

Understanding your business

- Risk and coverage review incl. country considerations
- Submission preparation



120-60 Days

Client assessment and proposal

- Program proposal
- Negotiation to bindable terms



60-30 Days

Bind and release network instructions

- Binding order confirmed
- Communication with in-country stakeholders incl. program execution



45-0 Days

Regulatory requirements/policy issuance

- Policy/Invoice & certificate issuance
- Premium collection and reinsurance payments (e.g., captive) initiation



From policy inception

Timely, efficient servicing and monitoring

- Post-bind monitoring of program
- Claims expertise and fast responsiveness

Navigating Multinational Risks
Multinational Insurance Training



Learn more on: www.aig.com/multinational

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