

## Financial Lines Multinational

Dedicated expertise beyond borders

AIG Multinational will be your partner to navigate the complexities of global Financial Lines insurance. With our strong global network of dedicated experts and broad capabilities across multiple industry sectors, we create bespoke multinational solutions for our clients' unique needs.

### Integrated "One AIG" Multinational team and network

Our collaborative approach integrates experts from Underwriting, Risk Consulting, Claims, Legal, Operations, Distribution and Finance within one team resulting in more efficient processing, simplicity and accountability. This enables consistency to deliver contract certainty, fast-track claims handling, settlement, money movement and more.



**500+** experienced dedicated Multinational service professionals and top-tier local insurers



Dedicated **Multinational Client Executives** for assigned clients enabling consistent execution of tailored solutions



Local coverage in **over 200 countries and jurisdictions\*** keeping clients protected across borders



Protecting over **8,200 Multinational clients**, with **52,000 policies** issued in 2022

### Robust product and claims expertise

With tailored wording to ensure contract certainty for worldwide (global and local) risks, AIG has the product breadth, ingenuity and capacity to meet virtually any risk challenge, with capabilities ranging from traditional risks to highly specialized offerings. We have expertise across:



#### Management Liability

Protection across borders aligned with local laws and regulations, including

- Directors & Officers Side A and B
- Crime / Fidelity
- Employment Practices Liability



#### Cyber

Captive and traditional risk protection against cyber threats and attacks worldwide. Our risk control services and solutions can help your business prevent losses thanks to our data and analytics to understand your cyber risk and manage potential liabilities.



#### Professional Indemnity /Errors & Omissions Liability

Secure and locally tailored insurance across countries with coverage that can be customized to different industries.



#### Mergers & Acquisitions

Representations & Warranty / Warranty & Indemnity coverage available across much of the AIG global network.

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

In the event of a loss, AIG's industry leading claims experts can offer quick local response and specialist risk engineers for some of our most complex programmes.



Issuing specialist advice via Cyber loss prevention scenario mapping capabilities



**30 YEARS**  
Average relationship span for clients with operations in 20+ territories



**Good Local Standard**  
Localized wording adapted to client and legal requirements in different countries, in local language where required

**15,000+** local policies issued annually across  
**5,000+** Financial Lines Multinational programs

## Global Fronting Solutions

AIG has decades of experience and expertise in Financial Lines Multinational captive fronting and risk transfer solutions. With more than \$300mn in Financial Lines premium flowing through the AIG network to captives each year, we partner with risk managers to tailor captive solutions that meet their risk management needs.

- Award-winning captive fronting team and recognized leaders with direct underwriting authority to enable efficient delivery
- A dedicated team of 50+ Global Fronting Specialists, integrated with experts from Multinational, Credit, Claims and Underwriting
- Dedicated service teams design and implement customized and compliant programs to manage clients' challenging risks
- Efficient global premium movement with dedicated Reinsurance Administrator teams – ISO Certified Service Quality

## Tools and insights empowering risk decisions

AIG's digital platforms offer clients and brokers an integrated view of program design, policy, premium and claims details and insights, providing ongoing transparency and real-time analytics to inform risk management decisions.



### Client Brief

Bespoke client and broker tool including timelines, global program structuring rationale, compliance considerations and territorial analysis.



### myAIG Client Portal

Comprehensive account management tool including portfolio summary, policy, premium status and access to IntelliRisk® claims dashboard.



### 'Navigating Multinational Risks'

Award-winning, accredited, and complimentary online insurance training curriculum, focused on the ever-changing complexities of multinational risks.

## The AIG difference in action – Client case studies

Optimal client experience drives our execution and priorities

**Issue**  
A global staffing firm wanted to integrate its newly formed captive into its Cyber and Errors and Omissions (E&O) global program.

**Solution**  
AIG implemented a global fronting solution that fully met the client's financial goals while also providing evidence of contractually mandated coverage in several countries.

**Why is this important?**  
The client was able to optimize the use of its captive, resulting in improved management of its total cost of risk in an increasingly challenging market.

**Issue**  
A U.S.-based clothing company was looking to replace its Employment Practices Liability (EPLI) carrier and consolidate two expiring Side-A layers on its Directors and Officers (D&O) program at renewal.

**Solution**  
Through early and proactive engagement, close teamwork, and a demonstrated knowledge of the risks, AIG successfully consolidated the program and coordinated the policy issuance for more than 20 underlyers.

**Why is this important?**  
AIG's facilitation of the program consolidation and resulting win-back of the client's EPLI program further strengthened this important partnership.

**Issue**  
A global health technology client put its Cyber global fronting program, which it reinsures to its cell captive, out to market.

**Solution**  
Leveraging its previous long-term relationship with the client, along with strong multinational, fronting and captive expertise, AIG offered a solution focused on continued partnership and service delivery.

**Why is this important?**  
The program met the client's objectives from a capacity and premium perspective and provided confidence that uninterrupted Cyber coverage was in place.

## AIG's Financial Lines Multinational Leadership



**Bill Rahl**  
CEO, AIG  
Multinational



**Jason Kelly**  
Head of International  
Financial Lines

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