

AIG Multinational Legal

Dedicated expertise beyond borders

AIG Multinational can help you and your advisors navigate the complexities of cross-border legal and regulatory requirements and certain tax considerations relating to your insurance program. With expert knowledge of local markets and developments in over 200 countries and jurisdictions, AIG Multinational Legal partners with stakeholders to design and execute meaningful risk management strategies for AIG's multinational clients.

The AIG Advantage – Multinational Legal



Global Reach

Works closely with product specialists, country leaders and local counsel to design, execute and service multinational (re)insurance programs across our expansive network of 215+ territories



Strategies & Knowledge

Leverages expert knowledge of local legal, regulatory and (re)insurance considerations to help clients implement compliant risk management strategies in alignment with their unique needs



Partnership Approach

Regularly collaborates with brokers, clients and their advisors to address complex challenges that may arise when structuring and managing global insurance programs



Thought Leadership

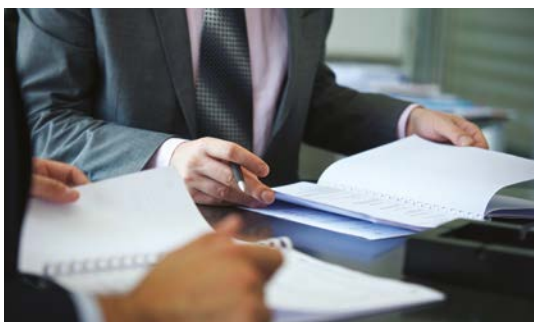
Creates and collaborates on strategic content covering critical issues impacting multinational clients, business partners, and our industry



Claims Insights

Provides holistic insights in the event of a loss, leveraging a wealth of experience in cross-border claims scenarios and deep expertise in complex multinational matters such as Difference in Conditions/ Limits coverages and Financial Interest Clauses

Robust expertise with cross-border legal, regulatory and tax considerations



AIG Multinational Legal has particular expertise with cross-border legal, regulatory and tax considerations pertaining to multinational insurance programs, including:

- Non-admitted insurance, local policy usage and related regulations
- Financial Interest Clauses (FINC or FIC)
- Difference-in-Conditions (DIC)/ Difference-in-Limits (DIL) coverages
- Multinational limit exposure and management (aka aggregation)
- Cross-border claims
- Sanctions and territory exclusions
- Cross-border reinsurance
- Data handling (security, privacy, outsourcing and related requirements)

UK, EMEA, 
APAC, Americas

Lawyers with Multinational experience
in every region of the world



75 Jurisdictions

In-depth research into legal,
regulatory and insurance tax
issues in 75+ jurisdictions



1 million+

Routinely validated knowledge
elements on local market
requirements and practices

Cutting-edge thought leadership

AIG Multinational Legal develops strategic content on critical issues impacting the multinational insurance industry

- Thought leadership material spans speakership, guidance, training and market publications.
- The team collaborates with colleagues, business leaders and subject matter experts worldwide to develop content on critical strategic matters

Expert Insights

[How to build a multinational program >](#)

[FINC – recent developments affecting multinational insurance programs >](#)

[Understanding the financial interest clause >](#)

Integrated “One AIG” Multinational team

AIG Multinational Legal is an integral part of the AIG organization and provides expert counsel on issues impacting complex multinational transactions across our global network, including Underwriting, Distribution, Engagement, Claims, Service Delivery, Operations, Global Fronting, Reinsurance and other key stakeholders.



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

The AIG difference in action – Client case study

Optimal client experience drives our execution and priorities



Issue

A client had Property exposures in several countries. Some of its local operations were well-capitalized with a low frequency of losses. Other operations required evidence of local insurance meeting mandatory compulsory limits. The client was struggling to devise a globally consistent risk management framework to meet its needs.



Solution

AIG Multinational Legal met with the client and its broker to better understand the exposures and risk appetite. The team then leveraged AIG's local market resources to identify the client's higher risk operations and countries, and helped devise a locally-compliant and responsive program with global reach. The program used a combination of manuscripted local policies and DIC/DIL cover under the parent's master policy to address local contractual and regulatory needs and enhance global coverage consistency. FINC was included to provide an additional level of protection for the parent company's interest in the well-capitalized local operations.



Why is this important?

In partnership with the client and its advisors, AIG Multinational Legal was able to work with the AIG Multinational team to apply the right level of customization and deliver a truly bespoke and meaningful solution.

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

AIG's Multinational Leadership



Bill Rabl
CEO, AIG
Multinational



David Halperin
Deputy General
Counsel

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