

# Multinational, General Insurance

Serving clients across the industry's most connected global network of experts.

## The AIG Advantage

### Client Service

Because we operate in 215 jurisdictions, issuing 50,000 policies and sharing 750,000 regulatory insights annually, our 7,000+ clients benefit from our client-first approach worldwide.

Our mission is to understand our clients' business and associated risks, and structure a regulatorily compliant program that is aligned to our clients' risk profiles and objectives.

### Insights & Expertise

Support and guidance from 400+ multinational program design and servicing experts with access to 750,000+ global data points.

This information yields market leading insights that help clients shape bespoke strategies to comply with regulatory changes and confidently expand their business across borders.

### Connectivity

A global network of highly connected colleagues and capabilities enables us to be agile in our approach, and access the right resources to help shape clients' multinational insurance programs no matter the size, scale and complexity of their businesses.

Our client portal brings together everything from program details to claims and risk management insights in real time.

## What is Multinational?

AIG General Insurance's global services platform which delivers:

- Timely and accurate policy issuance;
- Local expertise and regulatory insights;
- Efficient money movement capabilities; and
- Deployment of large fronted limits for clients worldwide through one of the industry's largest networks.

**Together, we help clients predict, plan and navigate a complex world while achieving their risk, governance, contract certainty and duty of care objectives.**

[www.aig.com/multinational](http://www.aig.com/multinational)

## Why AIG

### Challenge

### Solution

### Benefit

#### Captive Fronting Solutions

A large multinational food manufacturer came to us as a result of a rapidly changing property capacity marketplace and a current relationship that could not meet its needs. Due to late communication on the changes to the current program, turnaround time for AIG to produce a solution was short.

Our team worked seamlessly with colleagues in Underwriting, Credit, Legal and Captive Management to design a fronting proposal that optimized use of the client's captive. The innovative design and our ability to implement this program quickly provided the client the confidence to form a partnership with our team for its property program moving forward.

Our client was able to increase the level of risk assumed by its captive and minimize the disruption to a complex global program at a critical time in the marketplace. The program created a platform for additional lines of business to flow into the captive in the future.

#### Innovators

After finding limited capacity in the market, a global metals and electronics recycling company with operations in 17 countries was in search of an alternative solution that would allow them to evidence full coverage.

Our Property underwriting team, along with the Multinational Client Executive, collaborated to develop a unique indemnity structure in which the client self-insures for part of the primary layer. We provided the necessary expertise on local regulatory requirements across all of the client's global operations.

The client is able to evidence full coverage globally in a structure that is beneficial to its business model, and provides confidence that all of its exposure is covered under the global program.

#### Claims Expertise

A technology client was doing construction work on a new data center in Singapore and underground cables were damaged by a contractor. Under the local Singapore policy, the client was the sole named insured, with no coverage for contractors.

AIG Singapore worked closely with AIG U.S. to determine if the U.S. master policy would provide coverage. AIG U.S. confirmed that the master policy would respond to the claim on a difference in conditions (DIC) basis.

Our client's claims are handled in a consistent manner globally. Close collaboration between the local AIG claims teams in Singapore and the U.S. helped confirm master policy coverage and ensure swift payment to meet the requirements of the local subsidiary.



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