

EMEA Financial Lines – Crisis Solutions



Document intended for brokers and professional clients only



The AIG Advantage

Product Offerings

- AIG offers a range of Crisis Solutions products, including kidnap-for-ransom insurance with security resilience tailored to SMEs. This is available as a possible module/endorsement to other insurance products or as a stand-alone offering.
- Our Crisis Complete solution is a broad product, with more than 50 covered perils dedicated to CAP and MAP accounts. This includes Crisis Management support, along with defined extra-expense coverage for seven areas of concern, including but not limited to criminal risks, informational risks, political risks, war, and natural disaster.
- Alongside these products, we have several additional layers of insurance that can be provided as endorsements or stand-alone coverage. These include:
 - Active Assailant
 - Product Loss
 - Stalking
 - Business Interruption
 - Hostage Crisis
 - Tiger Kidnapping
 - Maritime Piracy

Local Expertise & Global Reach

- Our insurance products are supported by best-in-class vendors that provide:
- Immediate 24/7 access to expert security consultants to guide stakeholders through the optimal response to a crisis, from prevention and mitigation to crisis management and crisis recovery.
 - Deployment of response consultant(s) to the location of an incident where necessary.
 - Liaison with emergency services, incident investigation and incident impact assessment.
 - Assistance in establishing a Crisis Management team.
 - Post-incident trauma support.
 - Deployment of response teams from strategic locations worldwide for timely intervention, regardless of operational environment or crisis complexity.
 - Asset capacity in-country in permissive and non-permissive environments.
 - Consultancy to help our clients understand their risk exposure and manage that risk through preventative measures.

AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights 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.

AIG Claims Expertise

- AIG has one of the largest international teams of specialty line claims professionals the industry has to offer. We can guide our clients through the most complex and unpredictable legal environments and international exposures.
- Many of our Crisis Solutions claims can be very complex, sensitive, and traumatic — but no matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.
- This level of support by our Claims Team and crisis response consultants will be invaluable in a time of need.



Facts & Figures

Minimum Information Requirements

- Completed proposal forms, including information on international employee locations and travel schedules.

Limits and Deductibles

Working Capacities:

- Crisis Solutions EUR/USD 50 million

Minimum Premium Requirements

- Risk dependent



Underwriting Sweet Spots



All-sized businesses: SMEs to multinationals



Highly skilled with clients in hostile and compromised environments, e.g., NGOs, media, multinationals



All industry sectors: individuals and family groups

Key points

- 24-hour access to a global security operations center
- Over 200 claims professionals globally speak local languages and understand local laws, customs, and cultures
- Years of crisis management leadership and insight from more than 3,000 managed claims worldwide



In-House Consultancy

- Our in-house security consultants work closely with our underwriters and clients as a point of contact for security concerns, advice, or guidance, and can deliver security-mitigation training either directly or through our vendor network.



Crisis Management Tools

- Our tools and prevention services — including our free Travel Assistance app and our online country and security risk portal, Global Watch — help reduce clients' loss likelihood by adding layers of defense to domestic and overseas programs.

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