

EMEA Accident & Health



Document intended for brokers and professional clients only



The AIG Advantage

Product Offering

- AIG offers Accident & Health (A&H) insurance products that can be tailored to fit the needs of a wide variety of clients, from small and medium-sized enterprises to large multinational corporations to strategic partnerships (B2B2C).
 - Our group offering includes Group Personal Accident (GPA), Business Travel Accident (BTA), Expatriate Medical and Supplemental Health products.
 - Our individual offering includes Accidental Death / Disablement; Hospital Cash caused by Accident; Bill & Living Expense Protection; and more.
- Our exceptional Multinational offering makes AIG one of the few carriers who can structure a BTA Controlled Master Program, acting as a centralized underwriter in cases where multinational employers must fill local policy requirements.
- Our Expat solution includes market-leading health and wellbeing services, including Virtual Medical Care Case Management with a focus on preventative health.

Local Expertise, Global Reach

- AIG has over 50 years of experience in the A&H market. Our presence in over 200 territories gives us broad market expertise and the ability to keep clients covered as they travel the globe.
- Our global network includes 500+ experienced Multinational service professionals and top-tier local insurers, and we have Personal Accident and Travel underwriters on the ground in over 30 countries across EMEA.
- We know that no two risk scenarios are the same, and we specialize in creative solutions to meet the challenges of every location. Our program design teams are experienced in crafting specialist wording that complies with local laws and regulations.
- We built our reputation by being a sustainable broker partner. Many of our client relationships span over 20 years and we take great pride in building long-lasting, successful partnerships.

Claims Capabilities

- The AIG Claims Team handle thousands of injury payments a year, from minor to life-altering conditions.
- Once a claim is confirmed we start making payments immediately, aligned to our market competitive Service Level Agreement, to help clients on the road to recovery as soon as possible.
- We provide market-leading people risk and emergency assistance services via service assistance companies supporting specific territories.
- We offer complete alignment of claims and assistance services.
- Our telemedicine solution for Expats, AIG Virtual Care, includes on-demand care solutions and connections to leading healthcare and wellness professionals — so our clients can access the care they need, when and where they need it.

Travel Assistance

- Our travel assistance app 'AIG Travel' includes resources to help employees abroad find local healthcare providers, identify drug brand equivalents, and translate medical terms into foreign languages.
- The 'AIG Travel' app features award-winning pre-trip awareness training, a 'One Touch Help Button' offering 24 / 7 assistance, and country and city guides with information about local political conditions, security issues, cultural differences, and health advisories.
- Employers can access the app's check-in function to confirm when their employees have arrived safely.

Risk Appetite By Industry

AIG underwrites industries that constitute 99% of the employee population.

| Industry | |
|--|---|
| Accommodation and Food Services | ● |
| Arts, Entertainment and Recreation | ● |
| Construction | ● |
| Educational Services | ● |
| Gig Economy | ● |
| Health Care, Doctors, Social Assistance | ● |
| IT, Technology | ● |
| Light Manufacturing | ● |
| Multinational Clients | ● |
| Office Based | ● |
| Retail Trade | ● |
| Scientific, Laboratory, Technical Services | ● |
| Transportation, Logistics | ● |
| Utilities | ● |
| Wholesale Trade | ● |
| Agriculture, Forestry, Fishing and Hunting | ● |
| Air Transportation | ● |
| Chemical, Petrochemical | ● |
| Government, Public Administration | ● |
| Heavy Manufacturing | ● |
| Mining, Quarrying, Oil / Gas Extraction | ● |
| Non-Governmental Organizations (NGO) | ● |
| Offshore / Marine | ● |
| Pilots, Air Crew | ● |
| Waste Management | ● |
| Professional Sports | ● |
| Military, Armed Forces | ● |
| Nuclear Related | ● |

●
Strong Appetite
 Target growth sector

●
Medium Appetite
 Some additional information required

●
Minimal Appetite
 May consider on a limited basis

Cover Availability By Geography

AIG offers robust BTA and GPA benefit schedules across our global geographies.

| Group Personal Accident | | Geography | Business Travel Accident | | Geography |
|--|---|-----------|---|---|-----------|
| Accidental Death | ● | EMEA | Accidental Death | ● | EMEA |
| Accidental Disability (Partial / Total) | ● | EMEA | Accidental Disability (Partial / Total) | ● | EMEA |
| Weekly Indemnity (Accident) | ● | EMEA | Medical While Traveling Abroad | ● | EMEA |
| Hospital Daily Indemnity | ● | EMEA | Medical Evacuation | ● | EMEA |
| Funeral Benefit (Accident) | ● | EMEA | Trip Cancellation / Curtailment | ● | EMEA |
| Broken Bones | ● | EMEA | Travel Inconvenience | ● | EMEA |
| Cancer (Lump Sum on Diagnosis) | ● | EMEA | Repatriation of Remains | ● | EMEA |
| Critical Illness (Lump Sum on Diagnosis) | ● | EMEA | Personal Liability | ● | EMEA |
| Sickness Death | ● | EMEA | Hospital Daily Indemnity | ● | EMEA |
| Sickness Disability (Partial / Total) | ● | EMEA | Sickness Death | ● | EMEA |
| | ● | EMEA | Sickness Disability (Partial / Total) | ● | EMEA |

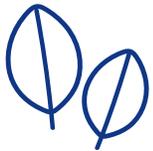
| Other A&H Group Products | | Geography |
|--------------------------|---|-----------|
| Vision, Dental | ● | EMEA |
| Expat Medical | ● | Europe |



Geography | Represents cover availability written out of local markets across Europe.

Partnership (B2B2C)

Our insurance solutions are built around the context of customer lives, needs and aspirations.



Products

- Accidental Death & Disability
- Hospital Cash caused by Accident
- Credit & Bill Protection
- Living Expenses Protection



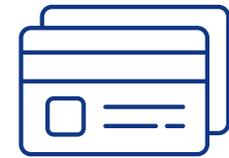
Solutions

- Increased customers protection and loyalty
- Agile product development (Co-creation)
- Generate additional revenue stream
- Specific country solutions tailor-made to suite local market opportunities
- One stop shop for all multi-country accounts with a quick to market turnkey solution.



Distribution

- NAC
- Digital / Embedded
- Telemarketing outbound
- Telemarketing inbound
- OTC (Over the Counter)



Target Segments

- Financial Services
- Utilities & Telcos
- Retail Trade
- Transportation / Mobility
- Freelance / GIG / Sharing
- SME



A&H Differentiators



Driving Multinational

An experienced and sustainable broker partner with a broad appetite, deep underwriting expertise, and outstanding multinational capabilities to drive growth of global GPA & BTA programmes.



Geared Up For Growth

Market-leading and innovative products and services to support brokers' growth and client servicing.



Cross-line Solutions

Ability to deliver cross-line solutions including Kidnap & Ransom, Crisis Management, Liability, and Professional Indemnity.



People Risk

Leading the evolution of GPA & BTA insurance as client concerns evolve, widening from medical risks to security related "people risk".



Underwriting Expertise

Unique underwriting expertise through dedicated and experienced local A&H teams, leveraging centralized multi-country solutions with unique and transparent portfolio management solutions.



Virtual Medical Care

Offering assessments by leading medical experts on complex medical cases or second opinions with an increased focus on mental health, wellbeing and preventative care.

Leading "People Risk"

- ✓ Personal Accident
- ✓ Medical
- ✓ Personal Possessions
- ✓ Assistance



- Terrorism
- Evacuation
- Stalking
- Bribery
- Abduction
- Assault
- Threat of Violence
- Sabotage
- Blackmail
- Riot
- ...and many more

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