

EMEA Financial Lines – Financial Institutions



Document intended for brokers and professional clients only



The AIG Advantage

Product Offerings

- AIG offers a full suite of Financial Lines products, including FI D&O, FIPI, FI Crime, EPL, PTL, as well as K&R and Cyber (within their dedicated teams and product line), enabling clients to source their insurance needs from a single carrier.
- AIG provides industry-specific blended products for Financial Institutions, such as Investment Managers Insurance and Private Equity and Venture Capital Insurance, which reduces the risk of gaps between the various insuring clauses.
- From the boutique asset manager to the largest banks and insurance companies, no risk is too small or too large for AIG to insure.

Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 60 specialized FI underwriters across 24 countries in the EMEA region, along with a regional team of product specialists.

AIG Multinational

- We have decades of experience 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

- In EMEA, the AIG Financial Lines Claims Team handles thousands of new claims every year.
- AIG promises an initial response to every claim within five working days and a single point of contact throughout the lifecycle of the claim.
- With one of the largest teams of Financial Lines claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.



Facts & Figures

Minimum Information Requirements

- Completed proposal forms
- Annual financial statements
- Fund offering memoranda
- Investment presentations
- Group structure / Organisation chart

Limits and Deductibles

Working capacities:

- D&O EUR & USD 15 million
- FIPI EUR & USD 10 million
- Crime EUR & USD 10 million
- EPL EUR & USD 10 million
- PTL EUR & USD 10 million

Minimum Premium Requirements

- Risk dependent



Underwriting Sweet Spots

Preferred Clients



Banks



Insurance Companies



Asset Management Firms

Including Investment Managers,
Funds and Fund Managers,
Hedge Funds, Investment Advisors,
and VC and PE Firms

Caution



Crypto-Focused FIs



Fund Administrators



Factoring Firms



Commercial real Estate



Litigation funds

**Head of Financial Lines
Belgium & Luxembourg**
David Erschig

Email: david.erschig@aig.com

**Head of Client & Broker
Engagement - Belgium**
Frédéric Lycops

Email: frederic.lycops@aig.com

This is a publicity issued by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. Registered office: 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, Rue Robert Stumper 11, L-2557 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, www.caa.lu. Belgium branch office located at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. The Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084. The NBB is located at de Berlaimontlaan 14, 1000 Brussels, www.nbb.be. The contents of this publicity is for information purposes only and cannot be considered as an advice or an offer to contract and cannot be relied upon to claim insurance coverage or engage AIG's liability. Only the insurance policy's terms and conditions provide an binding description of the cover.