



The AIG Advantage

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.
- Our Multinational Team of over 150 specialists across EMEA works closely alongside legal, claims, credit, and client and broker engagement leaders to foster a seamless experience for clients and brokers.
- We have dedicated Multinational Client Executives for assigned clients with complex programs, enabling consistent execution of tailored solutions.
- We have decades of experience in providing fully compliant global programs for clients through our worldwide network.

Product Offerings

- We have the experience to meet risk challenges, with a product portfolio and risk consulting expertise spanning Property & Casualty, Financial Lines, and A&H, as well as Specialty, including Energy, Marine, Aerospace and Trade Credit.
- We have the ingenuity and capacity to support with traditional to highly specialized offerings:
 - **Controlled Master Programs:** helping to keep clients protected across borders with local coverage capabilities in over 200 countries and jurisdictions.
 - **CaptiveSolutions:** helping clients address traditional and nontraditional exposures by providing captive fronting programs to assist clients in managing their risks.
 - **Stand-alone local policies or global policies with Freedom of Services (FOS) capabilities.**

Captive Fronting Experience

- We have decades of experience in providing Multinational captive fronting solutions with roughly USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- We have a dedicated team of more than 15 Global Fronting Specialists in EMEA who are integrated with experts from Multinational, Credit, Claims and Underwriting.
- We offer efficient global premium movement with dedicated Reinsurance Administrator Teams providing ISO-certified service quality.
- Our integrated multinational captive fronting underwriting capabilities allow for expert program design, optimal structuring and implementation, as well as proactive response times in each region through a single point of contact.

Multinational Tools

- **The Client Brief** is a bespoke client and broker tool aligning all stakeholders' timelines and accountabilities, along with program structuring rationale, compliance considerations, territorial analysis, and key documentation requirements.
- **myAIG Client Portal** is a comprehensive account management tool providing real-time access to a portfolio summary with policy and premium status, policy documentation, and the IntelliRisk^{®*} claims dashboard.
- **IntelliRisk^{®*}** is a claims dashboard providing claim metrics, trends, and analysis on claim distribution and loss history.

^{*}Where legally permitted.



Facts & Figures

Minimum Information Requirements for Local Policies

- Local subsidiary name and address
- Local revenue, assets and values depending on product
- Insured location(s)
- Limits and deductibles

Multinational Clients in EMEA

- 3,000+ clients with Controlled Master Programs
- 4,000+ Controlled Master Programs in place
- 17,000+ local policies issued for EMEA clients
- 120+ Captive Programs serviced

Key Pre-Inception Considerations

- Cash before cover
- Central vs. local collection
- Retentions and premium exportability
- Tariffs
- Policy wording
- Special local coverages
- Exportability of reinsurance
- Taxes, surcharges and parafiscals
- Local fulfillment requirements
- Sanctions



Underwriting Sweet Spots



Preferred Insurance Lines

Multinational programs for all traditional insurance lines, as well as emerging lines such as Cyber and Accident & Health.



Preferred Client Sector

Multinationals in various sectors, including manufacturing, engineering, service, and utilities, with operations across multiple geographic locations.



Preferred Client Size

Multinational companies of different sizes, from clients with one or two overseas operations to global conglomerates.

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

AIG is the marketing name for the worldwide operations of American International Group, Inc. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. For additional information, visit www.aig.com.

This material was produced for use of AIG Europe S.A. AIG Europe S.A. is an insurance undertaking authorised by the Luxembourg Ministry of Finance and supervised by the Commissariat aux Assurances (www.caa.lu), incorporated and existing in the form of a société anonyme under the laws of Luxembourg, having its registered office at 35D, avenue John F. Kennedy, L-1855 Luxembourg, and registered with the Luxembourg Registre de Commerce et des Sociétés under number B218806.

Head of Multinational France, Belgium & Luxembourg

Valerie Van Meldert

Email: valerie.vanmeldert@aig.com

Head of Client & Broker Engagement - Belgium

Frédéric Lycops

Email: frederic.lycops@aig.com