



## 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<sup>®\*</sup> claims dashboard.
- **IntelliRisk<sup>®\*</sup>** 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.

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