



## The AIG Advantage

### Product Offering

- We specialize in tailored travel solutions for EMEA with a focus on financial institutions, online travel agencies, and airline partnerships, both for domestic and multinational risks.
- Our wholly-owned Service Centre supports claims assistance and security solutions across the EMEA region.
- Key product offerings include Trip Cancellation/Inconvenience and Multi-Risk (which includes medical and accident-related coverages).
- Our financial institutions programs are defined as NAC (No Added Cost), with insurance embedded into customer accounts or credit cards.
- We are flexible in terms of limits and coverages provided, depending on class of business.

### The Details

We work with clients who wish to offer travel insurance to complement their core product, such as hotels, packages and/or flights. Online travel agencies and airlines are a core focus of AIG Travel globally.

- We can provide related insurance products in multiple countries, depending on where the customer resides.
- Minimum premium of EUR 1 million for online travel agencies and airlines.
- Open to discuss commission and marketing/related fees on an individual basis.
- Bespoke product offerings considered, depending on the size of the opportunity, e.g., both Multi-Risk and Trip Cancellation products with varying limits and coverages.
- Quick and smooth product launch process facilitated by connections with AIG's back-end platform.
- Minimum term agreement of three years.

### Technology & Global Reach

- AIG Travel has technology solutions to enable seamless integration and sale of the travel insurance product on multinational partner websites. We can also provide fulfilment of sale on behalf of the client and offer specific digital tools and marketing expertise to support optimal sales.
- We are a multinational partner with customers across multiple markets and access to relevant and compliant products irrespective of their residency.

### AIG Claims Expertise

- AIG Travel has six Service Centres located around the world. These Centres provide 24/7 multilingual support on a range of issues and topics, from product questions to medical emergencies.



## Facts & Figures

### Minimum Submission Requirements

- Submissions information (standard MI questionnaire outlining the necessary information required for a quote)
- Claims experience information for at least the previous three years

### Limits and Premiums

- EUR 250,000 (NAC programs)  
Minimum premium of EUR 250,000 for standard NAC schemes, but may consider a lower threshold at the outset based on future projections.
- EUR 1 million (multinational programs)

## Industry Focus

### Financial Institutions

We focus on No Added Cost (NAC) deals, which are embedded travel insurance products for customer accounts or credit cards. Premiums are based on card type and volume of cards to be insured. We will often look at these deals in conjunction with Warranty Service Programs and Accident & Health where the client or broker is seeking multiple products to embed in their account or card.

### Brick-and-Mortar Banks

We offer bespoke solutions by card or account and can provide related white-labeled servicing and support (where AIG's Service Centres provide customer services under the bank's name/brand). Our focus is on opportunities offering over EUR 1 million in premiums.

### Challenger Banks

We offer strong products that are in line with market requirements and are easy deploy for the bank. The offer process is significantly quicker compared to a tailor-made solution.

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