OVERVIEW & APPETITE GUIDE

EMEA Multinational

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The AIG Advantage

Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 2,900 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- Our Multinational Team of over 160 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.
  - **Stand-alone local policies or global policies with Freedom of Services (FOS) capabilities.**

Captive Fronting Experience

- We have decades of experience providing Multinational captive fronting solutions, with more than USD 600 million in premium flowing through the AIG network to 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 provide efficient global premium movement with dedicated Reinsurance Administrator Teams delivering 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.

*Through AIG-owned operations, AIG licenses and authorizations, and network partner insurers'. Subject to US, EU, UK and UN as well as other applicable sanctions regimes
**Where legally permitted AIG figures sourced from internal data

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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

- 3,300+ clients with Controlled Master Programs
- 4,400+ Controlled Master Programs in place
- 19,000+ 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 traditional insurance lines, as well as emerging lines such as Cyber and Trade Credit.

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.

Multinational

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