

Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG:

- Connecting you with world-class Accident & Health (A&H) Corporate Markets leadership
- Highlighting AIG A&H Corporate Markets' key areas of differentiated value
- Providing examples of AIG A&H Corporate Markets' advantages working for brokers and clients
- Showcasing why we have an industry leading A&H Corporate Market position in the marketplace

North America Leadership



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The AIG Advantage

Unique Market Partner

- Brings 50 years of A&H experience as a sustainable broker partner with a broad appetite, market leading accident product, expertise, resources, and data
- Creates unique solutions tailored to our clients' risks — security issues, medical emergencies, travel inconveniences and more
- Provides our clients unity of service - 24/7 travel emergency capabilities for medical, security and travel assistance embedded with the insurance benefits

WHY IS THIS IMPORTANT?

Vast expertise and unique solutions help clients cover employees through an easily administered A&H program.

Technology and Multinational

- Provides a single point of contact for covered employees through AIG's wholly owned AIG Travel, with access to its website and mobile app providing traveler resources before and during travel
- Helps clients extend multinational coverage through responsive master policies with limits that are available when local policy limits are exhausted
- Provides a flexible yet centralized program delivering global control, consistency and efficiency to help clients to work across borders seamlessly

WHY IS THIS IMPORTANT?

Global reach and service platform enables a more seamless and efficient program to help protect clients' employees worldwide.

Claims Capabilities

- Employs a team of specialized in-house claims professionals with decades of A&H experience
- Provides unparalleled experience, knowledge and expertise for a holistic claims approach
- Enables a simplified approach to client claims management via AIG Travel Assistance especially for multiple lines of coverage, e.g., Foreign Casualty, KR&E, A&H, etc.

WHY IS THIS IMPORTANT?

Decades of experience and powerful client resources enable AIG to streamline the customer experience — especially when they need us most.

Serves clients in 215+ countries and jurisdictions

Global insights and support through technology

24/7 global assistance

Why AIG

Unique Market Partner

ISSUE: On an overseas business trip, a covered employee scratched her leg and sought local medical treatment after it became infected. When her condition did not improve, she contacted AIG Travel service center for assistance.

SOLUTION: AIG Travel evacuated the employee for emergency hospital care, and flew the employee home with a family member after recovering.

BENEFIT: The employee received swift, lifesaving medical care and services coordinated by AIG Travel.

WHY IS THIS IMPORTANT?

AIG A&H helps clients satisfy duty of care obligations to its employees.

Technology and Multinational

ISSUE: A foreign national became ill on a U.S. business trip. Using his AIG Travel mobile app he arranged emergency treatment, including in-patient hospital stay and a spousal bedside visit.

SOLUTION: The employee received the proper care and extended benefits through the client's local and master policies.

BENEFIT: The employee received valuable health benefits beyond local policy coverages when the master policy was triggered, and all covered items were paid and/or reimbursed in accordance with each policy's terms and conditions.

WHY IS THIS IMPORTANT?

AIG's technology platform enables efficient delivery of global benefits.

Claims Capabilities

ISSUE: An explosion in Asia resulted in casualties and injuries to employees of an AIG client.

SOLUTION: Within 24 hours, AIG Travel dispatched a crisis management team of medical, security and operations staff. The team coordinated emergency treatment for the injured, coordinated repatriation and cremation for the clients who perished, and ensured the safe return of all clients and their family members and provided bereavement counseling.

BENEFIT: Clients and their families received swift support from AIG, and had their claims payments* presented to them on the ride home from the airport.

(*) Claims payments may take longer to issue.

WHY IS THIS IMPORTANT?

AIG quickly responds to client emergencies with a holistic approach including AIG Travel and our in-house claims team.

What is A&H Corporate Markets?

AIG's A&H Corporate Markets provides insurance solutions for employee/employer groups; it is accident insurance that helps employers demonstrate and reinforce their commitment to the safety and well-being of their employees by helping to meet their "duty-of-care" obligations.

Offers proactive and integrated technology solutions such as end-to-end travel risk management.

Includes 24/7 access to the AIG Travel Assistance website and mobile app that provides traveling employees with emergency contacts, travel risk training, important travel security and health information, and country/city guides available any time.

Offers multinational coverage; AIG is among a select group of carriers with the ability to structure a BTA Controlled Master Program that includes local policies in countries where required by regulation, and where many clients have exposure. AIG utilizes its global coverage network in 215+ countries and jurisdictions to deliver multinational capabilities.

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The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

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