

North America Kidnap, Ransom & Extortion (KR&E) Insurance

The AIG Advantage

Crisis Prevention and Response

Access to crisis prevention consulting services from Crisis24 and R3 Continuum, including threat and vulnerability assessment, crisis and security management planning, crisis management training, personal security awareness training, behavioral health support and more.

Underwriting Excellence

30+ years of experience and expertise underwriting KR&E insurance.

Unique partnership between claims and underwriting ensures coverage is continuously updated to address today's emerging exposures.

Pan-regional presence facilitates fast and effective decision making, with the ability to respond within a moment's notice in the unfortunate event of a crisis incident.

Claims Capabilities

200+ in-house Financial Lines claims professionals understand the needs of our clients when a claim occurs.

Our Financial Lines claims professionals are authorized to make decisions in a timely manner when response time matters most.

What is Kidnap, Ransom & Extortion Insurance?

Worldwide primary and excess coverage for kidnapping, extortion, wrongful detention, hijacking, threat, disappearance and hostage crisis for corporate entities and its insured person(s) and high net worth families.

Supplemental endorsements are available for assault (active shooter and workplace violence), child abduction, evacuation and repatriation, express kidnapping for an event lasting less than 24 hours, value of products, business interruption and stalking.

Coverage includes 24/7 access to best-in-class global crisis prevention and response service providers.

Broad risk appetite with the ability to tailor coverage to specific client requirements for a range of companies, including high risk industry classes such as energy and mining, maritime, multinationals, charities and NGOs.

For more information, visit www.aig.com/whyAIG.

Why AIG

Challenge

Solution

Benefit

Problem Solvers

A convoy carrying both foreign and domestic staff of an insured international NGO was ambushed by gunmen while traveling in South Sudan. Eight domestic nationals and one expatriate were abducted.

The client contacted AIG through the crisis hotline. AIG engaged Crisis24, who deployed response consultants to the client to advise on response actions. A negotiation strategy was devised, reducing the kidnapper's financial expectations and after four days the NGO staff were released.

CrisiSolution clients benefit from access to best-in-class global crisis prevention and response service providers to quickly and effectively manage crisis situations and keep employees safe.

Creative Solutions

An insured chemical manufacturing company that historically only operated domestically began expanding overseas and planned to send employees to high risk parts of the world to conduct business.

Through its CrisiSolution policy, the client worked with best-in-class vendors to develop strategic crisis management plans and training and education for employees traveling overseas.

CrisiSolution clients receive access to crisis prevention consulting services from Crisis24 and R3 Continuum, including threat and vulnerability assessment, crisis and security management planning and training, personal security awareness training, behavioral health support and more.

Claims Expertise

The insured patriarch of a wealthy family living in Latin America received calls at his office demanding he disclose documents and information about his business and payment in excess of \$1 million.

The client contacted AIG through the crisis hotline. Crisis24 was immediately deployed to the residence and provided a complete risk assessment of the residence and business, as well as a protocol for handling future calls and continued to monitor the matter.

CrisiSolution clients benefit from access to best-in-class service providers as well as AIG's deep claims expertise to quickly handle crisis events and efficiently manage claims.

National Leadership



Allison Barrett
Head of North America
Financial Lines



Joel Townsend
Global Head of
Financial Lines Claims



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. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. 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 coverage is subject to 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. © American International Group, Inc. All rights reserved.