

# North America Multinational Casualty Insurance

## The AIG Advantage

### Global Reach with Deep Experience

Expertise, solutions and service delivered consistently and seamlessly through one of the largest global networks in the industry, spanning 215+ countries and jurisdictions.

Client support from pre-bind to program implementation and post-bind.

Access to multinational program design and training tools to help assess multinational insurance needs.

### Commitment to Service

24/7 access over the phone to the medical, travel and security assistance services of AIG Travel anywhere in the world.

Broad underwriting appetite with flexibility in program design with local compliance.

Single point of contact for all claims and/or claims handling issues.

### On-Demand Technology and Data

Customized country-specific guidance around insured's multinational exposures, needs and preferences.

Optimization of global policy program management with real-time account data and analytics available 24/7 via the My AIG Client Portal.

Direct access to multinational program claims information via our online, on-demand, customized claims analysis and reporting platform, IntelliRisk®.

## What is Multinational Casualty?

Customized casualty or package coverage for U.S.-based organizations with international casualty exposure in both retail and wholesale markets with no class of business exclusions.

WorldRisk® guaranteed cost commercial package coverage includes property, general liability, contingent auto, business travel accident, foreign voluntary compensation and employers' liability, kidnap and ransom, crime and pollution; \$2,500 minimum premium.

Customized general liability, workers' compensation (employers' liability and foreign voluntary compensation) and automobile liability/physical damage program structures range from guaranteed cost to fronted captive programs.

Visit [www.aig.com/whyAIG-multinational-casualty](http://www.aig.com/whyAIG-multinational-casualty) for more information.

## Why AIG

### Challenge

### Solution

### Benefit

#### Problem Solvers

A client with an M&A transaction closing imminently sought a carrier who could insure international property and casualty coverage in 32 countries.

AIG underwrote and offered terms within a few days and was able to place all lines of coverage needed in all countries where locally-admitted policies were required or requested.

The client was able to close the M&A transaction in time and with certainty that operations overseas were properly insured.

#### Creative Solutions

A client with owned offices and employees overseas needed more comprehensive coverage but was unsure where to start.

AIG presented a Client Brief to the client and its broker, providing a detailed analysis of the client's exposures and different coverage needs and options.

With the confidence and assurance that their overseas operations would be better protected with the proposed coverages with AIG, the client moved forward with an expansion into the Asia markets.

#### Claims Expertise

A client sought greater control and quicker responses to claims and underwriting issues on its multinational program written in Europe through another carrier.

AIG offered comparable terms to the European program, including manuscripts where needed while maintaining a market-consistent pricing approach and a single point of contact for claims handling issues.

The client centralized the brokering, underwriting and buying decision back to the U.S. and achieved claims continuity, for a program consistent with its risk management philosophy.

## National Leadership



**Barbara Luck**  
President of North America Retail Casualty



**James Barbuti**  
Head of North America Multinational Casualty



**Hendrik Terblanche**  
Head of WorldRisk



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](http://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.