



Captive Management Services

AIG's Captive Management Services provides captive advisory and management services to clients. We provide a complete range of services regarding the feasibility, structuring, formation, and management of captives with an in-depth understanding of each domicile's regulatory requirements and local business practices. Our global product portfolio ranges from single parent insurance and reinsurance captives, associations, risk retention and group captives to traditional "rent-a-captives", protected cell companies and segregated account structures. Clients without a captive can experience many of its benefits through participation in AIG's own captive cell facilities in Vermont and Bermuda.

Fronting and Captive Services from AIG

We help companies address traditional and non-traditional exposures by providing captive fronting programmes to help clients retain risk.

In addition, we provide captive management and advisory services regarding the feasibility, formation and management of captives, and offer cell captive facilities. We develop innovative, customized programs to help clients mitigate their challenging risks.

Our overall objective is to provide efficient, innovative, and professional services to our clients.

What makes AIG the right strategic partner for you?

- AIG is able to serve as your complete provider in structuring your insurance program providing fronting, risk transfer, and captive management.
- With AIG's global footprint, we have the ability to set up and manage your captive in most of the major domiciles or jurisdictions around the world.
- We provide in-depth expertise and capabilities through our full range of captive services, which include formation and management, feasibility studies, operational reviews, accounting and regulatory compliance, and redomiciliation analysis.
- As part of a group of insurance companies, we bring substantial local knowledge and practical experience of insurance regulation and effective capital management to optimize the use of a captive in a way that no other captive management firm can offer.
- We offer a convenient and secure online portal where captive clients can easily post and share corporate, financial, and regulatory documents, as well as access AIG's extensive library of risk management information and safety training programs.

Potential benefits of a captive structure

- Enhanced control over the insurance program structure
- Ability to address risks not covered by traditional insurance or financial products
- Opportunity to benefit from positive loss experience
- Supports programs to provide proof of insurance
- Reduced volatility of rate, capacity, and coverage
- Tax efficiencies
- Facilitates cost-efficient access to reinsurance market



Feasibility and Operational Reviews

Whether you are looking to form a new captive or optimize your existing captive program, our experts can provide you with in-depth professional knowledge and guidance.

A captive feasibility study will provide you with:

- Role of captives in today's insurance market
- Advantages and disadvantages of a captive
- Analysis of proposed retentions and retained coverages assumed by the captive
- Five year financial projections including balance sheets and income statements
- Structure, formation, and operation of captive insurance company
- Domicile comparison with recommendation, including regulatory requirements

An operational review will provide you with:

- Current insurance program evaluation and comparison to the captive business plan
- Operations analysis including a detailed examination of internal controls and data processing
- A review of the captive's regulatory framework and compliance with governing regulations
- An appraisal of the captive's third party service providers including auditing, legal, actuarial, and claims management services

For more information, please visit us today at www.aig.com/captives

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Bring on tomorrow

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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to serving customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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