



# WorldRisk®

## One international policy, many international solutions

Whether venturing overseas for the first time or managing established foreign operations, multinational organizations are vulnerable to a wide variety of risks typically not insured under a domestic insurance program.

AIG's WorldRisk package policy provides organizations with a coordinated and agile casualty insurance program to protect their assets, employees, and reputation as they make the transition from an international newcomer to an established multinational player.

## Take the Journey with AIG.



### No foreign footprint?

Sending employees on an exploratory trip overseas or exporting goods exposes organizations and their employees to the following:

- Injury to workers while traveling
- Third-party bodily injury and property damage
- Causing or being a victim of an automobile accident
- Kidnap-for-ransom or extortion attempts
- Political unrest

### WorldRisk Fast Track "Trip Travel" Proposal (Minimum Premium = \$2,500)

- No hassle, self-service way to cover the basic liabilities and human capital exposures of clients initially entering the foreign marketplace  
*Product Liability coverage is available by request*
- Renews automatically if there are no changes in exposure, but can quickly evolve mid-term as exposures change and grow
- Multi-year policy options available for discounted premiums

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### The organization grows.

Whether officially putting down roots or expanding operations across multiple countries/jurisdictions, clients and their employees now face risk of:

- Terrorist attacks
- Cyber attacks
- Hazardous waste spill
- Infectious disease outbreaks
- Direct physical damage and accompanying business interruption to owned property
- Employee fraud

### WorldRisk keeps pace with an organization as its risk profile increases with its international growth

- Clients can choose multiple coverages, including Cyber Liability and Pollution Legal Liability offerings, to customize their own package offering  
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- Includes immediate access to resources to mitigate the risk of reputational damage, loss of valued customers and vendors and revenue decline when faced with a man-made crisis event  
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- Provides employees with 24/7 emergency security and political evacuation services by the AIG Travel team, ensuring reliable services and close coordination in claims resolution  
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- Additional customized coverage options are available for clients with a larger footprint, providing ease of doing business with a client manager, advanced claims information access through IntelliRisk, and more



### Local licenses are obtained and foreign subsidiaries are established.

Multinational organizations now need to understand regulatory realities, foreign tax concerns, and proof of insurance obligations in addition to their coverage needs.

### WorldRisk transforms from a primary exporter's package policy into a Master/Difference-In-Conditions policy.

- Up to 20 local underlying policies can be provided under the WorldRisk package to keep clients' operations compliant with foreign insurance and tax regulations
- If more than 20 underlying policies are needed, we will convert the WorldRisk modular package into separate monoline controlled master programs for all lines, with the added benefit of dedicated account managers and customized claims handling procedures for more individualized attention
- Premium can be invoiced either in the U.S. dollars where local laws allow, or through our local network offices
- Our global engineering staff can perform on-site loss control surveys to evaluate and consult on property protection, workplace safety, and auto fleet maintenance



### Claims Handling

If a client has a loss, our multinational claims team balances a quick local response with centralized coordination anywhere it's needed.

**Technical claim specialists**, who speak the local language and are located in-region, deploy within hours of notice, ensuring we hand-deliver advances after catastrophic events, arrange for immediate medical treatment, or secure emergency evacuations.\*

**Multilingual claim specialists** can help ensure a smooth claims process no matter where in the world the loss takes place.

**Claim payments** are made in-country and in local currencies worldwide.\* What's more, multinational clients can customize their claim handling instructions to ensure consistent protocols across their locations.

\* Where legally permissible and subject to policy language



### Tools and Insights

Tap into AIG's multinational knowledge and experience—and gain insights to make well informed insurance decisions.

**Multinational Insurance Fundamentals**, our free, online training for multinational risk assessment and program design, is accredited in multiple countries.

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**MyAIG Client Portal** allows access to local policy forms, invoices, and overall program status to facilitate real-time management of international programs.

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**Multinational Program Design Tool** makes it easy for clients to systematically evaluate their multinational insurance needs, from compliance to claims handling.

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**IntelliRisk® Services** provides clients with 24/7 web-based access to claims information and claim reporting capabilities, as well as the ability to generate a loss-run when they need it.

## Learn More

Visit [www.aig.com/worldrisk](http://www.aig.com/worldrisk) or contact your local underwriter.

Or, [apply today](#)

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