WorldRisk
One international policy, many international solutions

Whether expanding overseas for the first time or managing established foreign operations, multinational organizations face a wide variety of risks typically not covered under a domestic insurance program.

Take the Journey with AIG.

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

The organization grows. Whether officially putting down roots in expanding operations across multiple countries/jurisdictions, clients and their employees face new risks of:

- Terrorist attacks
- Hazardous waste spills
- Direct physical damage and accompanying business interruption to owned property
- Employee Fraud

WorldRisk helps position an organization for robust growth across its international operations.

Clients can choose multiple coverages, including:

- Professional liability coverage, to protect clients’ operations compliancy with foreign regulatory requirements, and the risk of reputational damage, loss of valued customers and vendors and revenue decline when faced with a man-made crisis event
- Pollution Legal Liability offerings, to customize coverage to protect multinational operations and regulatory realities, foreign tax concerns and proof of insurance obligations in addition to their coverage needs

WorldRisk grows with an organization as it moves through international growth.

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Up to 20 local underlying policies can be provided under the WorldRisk package to keep claims handling instructions to ensure consistent handling instructions to ensure consistent

No foreign footprint?

- Sending employees on an expatriate trip overseas or recruiting globally trained professionals and employees for the following:
  - Injury to workers while traveling
  - Third-party bodily injury and property damage
  - Causing or being a victim of an automobile accident
  - Kidnap or ransom or extortion attempts
  - Inadequate political unrest

Political unrest services that allow access to local policy generate a smooth claims process no matter where in the world the loss takes place

- Terrorist attacks
- Hazardous waste spills
- Direct physical damage and accompanying business interruption to owned property
- Employee Fraud

WorldRisk Fast Track “Trip Travel” Proposal (Minimum Premium = $2,500)

- No hassle, self-service way to cover the basic exposures
- No need to select a broker or consultant
- No need to immediately assess coverage once the company is informed of an incident
- Multi-carrier processes coverage
- Premium can be invoiced either in the U.S. dollars where local laws allow or through our local network offices
- Provide a comprehensive claims handling infrastructure to ensure consistent

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-Consideration policy.

Claim payments can be made in-country and in local currencies worldwide. * What’s more, our global claims team can combine local and global claim handling instructions to ensure consistent

Learn More

Visit www.aig.com/worldrisk or contact your broker or local WorldRisk underwriter to learn more about our foreign casualty package options.

*Where legally permissible and subject to policy language

Tools and Insights

- Tap into AIG's multinational knowledge and resources to develop a risk management program that meets your needs.
- Multinational Insurance Training Curriculum provides time and effort savings, offering a tailored, cost-effective program.
- Intellirisk allows access to local policy information, services and assistance, ensuring a smooth claims process no matter where in the world the loss takes place.
- Multinational claim specialists on staff to ensure consistent handling instructions to ensure consistent

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