

AIG A&H Corporate Markets



Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG:

- Connecting you with world-class Accident & Health (A&H) Corporate Markets leadership
- Highlighting AIG A&H Corporate Markets' key areas of differentiated value
- Providing examples of AIG A&H Corporate Markets' advantages working for brokers and clients
- Showcasing why we have an industry leading A&H Corporate Market position in the marketplace

North America Leadership



Susan Clarke
*Head of Accident & Health,
U.S. and Canada*
susan.clarke@aig.com

The AIG Advantage

Unique Market Partner

- Brings 50 years of A&H experience as a sustainable broker partner with a broad appetite, market leading accident product, expertise, resources, and data
- Creates unique solutions tailored to our clients' risks — security issues, medical emergencies, travel inconveniences and more
- Provides our clients unity of service - 24/7 travel emergency capabilities for medical, security and travel assistance embedded with the insurance benefits

WHY IS THIS IMPORTANT?

Vast expertise and unique solutions help clients cover employees through an easily administered A&H program.

Technology and Multinational

- Provides a point of contact for covered employees through Travel Guard, with access to its website and mobile app providing traveler resources before and during travel
- Helps clients extend multinational coverage through responsive master policies with limits that are available when local policy limits are exhausted
- Provides a flexible yet centralized program delivering global control, consistency and efficiency to help clients to work across borders seamlessly

WHY IS THIS IMPORTANT?

Global reach and service platform enables a more seamless and efficient program to help protect clients' employees worldwide.

Claims Capabilities

- Employs a team of specialized in-house claims professionals with decades of A&H experience
- Provides unparalleled experience, knowledge and expertise for a holistic claims approach
- Enables a simplified approach to client claims management via Travel Guard especially for multiple lines of coverage, e.g., Foreign Casualty, KR&E, A&H, etc.

WHY IS THIS IMPORTANT?

Decades of experience and powerful client resources enable AIG to streamline the customer experience — especially when they need us most.

**Serves
clients in +200
countries and
jurisdictions***

**Global insights
and support
through
technology**

**24/7
global
assistance**

Learn more: www.aig.com/whyaig

*through AIG operations and network partners

Why AIG

| Unique Market Partner | Technology and Multinational | Claims Capabilities |
|---|---|---|
| <p>ISSUE: On an overseas business trip, a covered employee scratched her leg and sought local medical treatment after it became infected. When her condition did not improve, she contacted Travel Guard service center for assistance.</p> <p>SOLUTION: Travel Guard evacuated the employee for emergency hospital care, and flew the employee home with a family member after recovering.</p> <p>BENEFIT: The employee received swift, lifesaving medical care and services coordinated by Travel Guard.</p> | <p>ISSUE: A foreign national became ill on a U.S. business trip. Using his Travel Guard mobile app he arranged emergency treatment, including in-patient hospital stay and a spousal bedside visit.</p> <p>SOLUTION: The employee received the proper care and extended benefits through the client's local and master policies.</p> <p>BENEFIT: The employee received valuable health benefits beyond local policy coverages when the master policy was triggered, and all covered items were paid and/or reimbursed in accordance with each policy's terms and conditions.</p> | <p>ISSUE: An explosion in Asia resulted in casualties and injuries to employees of an AIG client.</p> <p>SOLUTION: Within 24 hours, Travel Guard dispatched a crisis management team of medical, security and operations staff. The team coordinated emergency treatment for the injured, coordinated repatriation and cremation for the clients who perished, and ensured the safe return of all clients and their family members and provided bereavement counseling.</p> <p>BENEFIT: Clients and their families received swift support from AIG, and had their claims payments* presented to them on the ride home from the airport.</p> <p>(*) Claims payments may take longer to issue.</p> |
| <p>WHY IS THIS IMPORTANT? AIG A&H helps clients satisfy duty of care obligations to their employees.</p> | <p>WHY IS THIS IMPORTANT? Travel Guard's technology platform enables efficient delivery of global services.</p> | <p>WHY IS THIS IMPORTANT? AIG quickly responds to client emergencies with a holistic approach including Travel Guard and our in-house claims team.</p> |

What is A&H Corporate Markets?

AIG's A&H Corporate Markets provides insurance solutions for employee/employer groups; it is accident insurance that helps employers demonstrate and reinforce their commitment to the safety and well-being of their employees by helping to meet their "Duty-of-Care" obligations.

Offers plans with proactive and integrated technology solutions such as end-to-end travel risk management.

Plans Include 24/7 access to the Travel Guard website and mobile app that provides traveling employees with emergency contacts, travel risk training, important travel security and health information, and country/city guides available any time.

Offers multinational coverage; AIG is among a select group of carriers with the ability to structure a BTA Controlled Master Program that includes local policies in countries where required by regulation, and where many clients have exposure. AIG utilizes its global coverage network in more than 200 countries and jurisdictions through AIG operations and network partners to deliver multinational capabilities.

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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.

This is only a brief description of the coverages(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of the coverage will be contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Ave of the Americas FL 37, New York, NY 10020-1304. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states and may vary by state.

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Travel Guard meets the diverse needs of leisure and corporate travelers alike through its comprehensive portfolio of travel insurance plans and assistance services as well as a network of experienced providers. With global service centers placed strategically around the globe, our 24/7 multilingual team is always just a phone call away and ready to assist when our customers experience travel issues — from lost luggage or minor travel inconveniences to medical emergencies or life-threatening events. We help customers recover from travel disruptions and enjoy their journeys knowing Travel Guard has their back every step of the way. Learn more at www.travelguard.com and follow us on Facebook, Instagram and LinkedIn.