

A comprehensive and flexible platform for organizations that have unique or challenging exposures and an appetite to share in the risk. Services include captive feasibility studies, customized fronting policies, alternative risk and financing methods, and access to captive structures including single parent, group, and protected cell facilities.

Global Leadership



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The AIG Advantage

Fronting

- Develops innovative, compliant, highly customized fronting programs to manage challenging risks in collaboration with AIG's Underwriting, Credit, Legal, Claims and Actuarial teams
- Supports individual or multiple lines of business leveraging an established global footprint
- Complements fronting arrangements with risk transfer solutions

Captive Management

- Provides feasibility studies, operational reviews, accounting, regulatory filings and in-domicile administration for captives
- Sponsors and manages protected cell captive facilities in Vermont and Bermuda allowing clients to "rent" instead of form their own captive
- Operates as a licensed manager in 12 global domiciles delivering local expertise

Group Captives

- Focuses an in-house team of dedicated group captive professionals on member priorities and customized service
- Collaborates with intermediaries to help clients form new group captives or join an existing program
- Develops bespoke coverage and credit solutions based on a collaborative effort across AIG's Underwriting, Credit, Legal, Claims and Actuarial teams

Comprehensive & Flexible Captives Platform

Global Footprint with Local Knowledge

These solutions can be deployed in conjunction with each other, or accessed as individual services based on client needs.

Together, we help clients predict, plan and navigate a complex world while achieving their risk, governance, contract certainty and duty of care objectives. Learn more: www.aig.com/whyaig

Deep In-House Expertise

Why AIG

Fronting

ISSUE:

A big box retailer was looking to sell extended warranties on its products.

SOLUTION:

AIG provided a fronted program for the client, leveraging AIG's global capabilities to manage insurance and transactional issues and reinsurance the exposure to the client's captive.

BENEFIT:

AIG supported a customized fronted program that creates a new source of revenue for the client, with the client sharing in the underwriting risk on the program through its captive reinsurer.

WHY IS THIS IMPORTANT?

Customized and Compliant Solutions.

Captive Management

ISSUE:

A client faced significantly increased retention and premiums at renewal due to poor loss experience and market conditions.

SOLUTION:

Client retained the first \$250,000 of the risk exposure. AIG issued the policy to the client, with the first \$250,000 reinsurance to the client's protected cell within AIG's sponsored cell captive facility.

BENEFIT:

Within nine months of implementation of AIG's risk control recommendations, the severity and frequency of work-related material handling injuries was reduced more than 20%.

Group Captives

ISSUE:

An insured with favorable loss history and a commitment to providing a safe workplace was facing a significant rate increase in the guaranteed cost market based on its industry.

SOLUTION:

The insured joined a group captive insured by AIG under a program whereby the captive reinsurance the first layer of each loss.

BENEFIT:

Competitive pricing based on the loss experience of the individual insured and the potential to share in the underwriting results of the group captive.

WHY IS THIS IMPORTANT?

In-House Capabilities, Resources and Expertise.

What is AIG Captive Solutions?

Our industry experts, supported by the full breadth of AIG's global capabilities, are dedicated to structuring programs that can effectively and efficiently manage risk by providing solutions designed to address:

- Increased retentions or premiums due to loss experience or market conditions
- Situations requiring evidence of insurance
- The need for more efficient access to the reinsurance markets

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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.

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