



Kidnap, Ransom, and Extortion Broker Playbook



Increasing client exposures and awareness point to opportunities for brokers to strengthen their position with clients and increase their revenue.

STRONG COMPETITIVE POSITIONING

Brokers who are able to have meaningful conversations about the wide range of risks — and available solutions — that occur under the “crisis” umbrella, are able to differentiate themselves from competing brokers who may not have the same degree of risk and product knowledge.

Offering kidnap and ransom coverage presents exciting possibilities for new business and retention strategies, and reaffirms brokers as valued and informed risk advisors.

AN EVER-CHANGING MARKET

Kidnap-for-ransom, the most recognized form of extortion, is prevalent in areas with a high disparity of wealth, active criminal and terrorist groups, under-resourced or inefficient law enforcement, and high levels of corruption. Accurate global statistics do not exist because many incidents go unreported, but sources cite tens of thousands of cases each year. In some parts of the world, short-term or “express” kidnappings are an everyday occurrence.

While extortion takes many different forms, typically those targeted are individuals within an organization, or an organization’s products, processes, IT systems, intellectual property, and other critical assets.

Other risks include maritime piracy, the illegal detention or imprisonment of individuals, malicious or criminal threats made against people and organizations, and the risk to personal security due to political instability. These can all occur with little or no warning, making it necessary to evacuate staff and dependents at short notice and under difficult conditions.

WHO IS AT RISK

Any company may be exposed to risks of this nature including domestic and multinational public and private companies, non-profit entities, and financial institutions of all sizes and industries with employees residing or traveling at home or across borders. High-risk regions for kidnap-for-ransom include parts of Latin America, Africa, the Middle East, and Asia, but extortion can occur in first world countries and security-related incidents can occur anywhere, even within the US and Canada.

Families of an organization’s employees traveling or residing in a foreign location and high profile and/or wealthy individuals and families are attractive targets for financially motivated criminal and terrorist groups around the world.

EMERGING MARKETS

Businesses are constantly investing in, and working with, new and emerging markets. The Middle East and Africa are experiencing unprecedented expansion and growth. Latin America is becoming more established as a trading partner, while China and the Far East build on strong trading reputations. As the footprint of a business expands, so does the need for a company to protect its employees. Our coverage can expand along with the client.

DUTY OF CARE

A company has a duty of care to all of its employees —those who travel, local nationals, sub-contractors, and even their families. Employers are required to make suitable and sufficient risk assessments for employees who travel on business, particularly when asking them to travel overseas. Assessments need to be credible and documented to underscore the company’s commitment to its employees. Organizations need to demonstrate they have taken all practicable steps to meet their employees’ health, safety, security, and well-being needs.

AIG is prepared to underwrite all industry types, large or small.



CHEMICAL MANUFACTURING

Beta is a small chemical manufacturing company which has operated domestically for nearly 15 years. As the company begins to expand overseas, employees are traveling to parts of the world where they are exposed to a range of security threats, such as kidnap, express kidnap, illegal detention, and political instability.

Our clients are drawn from all areas, including:

- Aviation
- Oil and gas
- Energy and mining
- Construction and engineering
- Multinationals
- Pharmaceuticals
- Maritime
- Non-Governmental Organizations (NGOs) / charities
- Private clients
- Higher education
- Healthcare
- Hospitality & leisure



PRODUCT DEVELOPMENT

Gamma is an IT product development company whose main markets are in Europe, Australia, and the US. While not an obvious potential client for Kidnap and Ransom insurance due to the secure nature of an IT product development company, the threat of domestic extortion can be significant.



OIL AND GAS SUPPORT SERVICES

Alpha is an oil and gas support services company, with over 30,000 employees and global operations in more than 50 countries. The company buys global coverage to help protect its expatriate and local employees, who are particularly exposed to the threat of marine piracy and kidnap for ransom in high-risk locations like Nigeria, Somalia, Iraq, Colombia, and Brazil.



AID AGENCY

Delta is a non-governmental aid agency, working in some of the most deprived areas of the world. Coverage is often difficult to obtain for NGOs and charities. AIG has a long history of supporting this industry sector.



PRIVATE CLIENT

Zeta is a high profile celebrity, who holds multiple residences in the ultra-wealthy towns of Beverly Hills, California; East Hampton, New York; and Aspen, Colorado. Although these destinations are often thought of as safe, as a person who is constantly in the spotlight, traveling to and from, as well as maintaining unoccupied residences can pose a considerable risk for kidnap and ransom, extortion and threat.



Understanding the extent of a company's potential exposures, helps clients to recognize the value of the coverage, and can influence their decision to purchase.

Here are some suggested discussion points.

Travel Exposure

DOES THE COMPANY HAVE EMPLOYEES WHO TRAVEL OR ARE SENT ON OVERSEAS PLACEMENTS?

Any business whose employees travel overseas on behalf of the company could benefit from kidnap and ransom insurance.

Business travel is inherently risky because it places employees in new and unfamiliar environments. Employees may not be aware of the nature or level of security threats in each country, speak the language, or know which areas to avoid.

They may also stand out from the local population, and in many parts of the world, be attractive targets for criminal activity due to their 'western' status, or perceived wealth.

Local Operations

DOES THE COMPANY HAVE OPERATIONS/LOCAL EMPLOYEES LOCATED IN HIGH-RISK PARTS OF THE WORLD?

In many parts of the world the greatest threat is to local nationals. Organizations have a duty of care to all employees, not just their travelers and expatriates.

Coverage is necessary for any person where a duty of care perceivably exists. Traditional kidnap and ransom coverage focuses on expatriates, local and foreign nationals, or traveling employees.

Coverage is also available for contractors and subcontractors, temporary consultants, non-executive directors, volunteers, students and interns as long as they are working for the client at the time of an insured event.

Industry Risk

DOES A COMPANY'S BUSINESS MAKE THEM MORE VULNERABLE TO THREATS?

Visibility or perception of brand can make companies more vulnerable to extortion as they may be targeted on economic or moral grounds.

Other examples of industries that may be vulnerable include healthcare facilities with child abduction exposure and Higher Education with student travel abroad programs.

AIG's coverage takes into account risks other than the traditional perils and addresses specific threats that may impact a risk based on the industry type. We have the ability to include business interruption, hostage crisis, disappearance, threat, child abduction or evacuation coverage depending on the profile of the risk.

Obvious Targets

IS IT ONLY EXTREMELY WEALTHY INDIVIDUALS WHO ARE AT RISK?

No. Depending on where in the world people live and travel, the threat of kidnap and extortion can still be present, since wealth is often a relative concept. People living in high-risk areas, people who stand out from the local population, or even local nationals can all be targeted.

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SALES THEMES CONTINUED

Private Clients

IS THE HIGH NET WORTH CLIENT AWARE OF THE RISK TO THEMSELVES, THEIR IMMEDIATE FAMILY, DEPENDENTS, OR EXTENDED FAMILY?

Even something as simple as taking a family vacation can put a client and their family at risk. These areas of risk include:

- Extortion
- Child abduction
- Stalking
- Threat

While security can be provided for high net worth individuals, and potentially their immediate dependents and family, there may also be a risk to extended families, employees, and others associated with a potential policyholder.

AIG can cover high net worth clients, other named individuals, and can be extended to guests in the home of the insureds too.

Hotspots

IS THE COMPANY OR INDIVIDUAL AWARE THAT SECURITY INCIDENTS CAN OCCUR ALL OVER THE WORLD AND IN COUNTRIES NOT TRADITIONALLY CONSIDERED 'HIGH RISK'?

While the top five countries for kidnap for ransom are Nigeria, Mexico, India, Venezuela, and Colombia,¹ AIG's retained crisis prevention and response consultants, NYA International (NYA) has provided security incident response services in the last 12 months in countries including the UK, France, Germany, New Zealand, and the U.S.



RISKS CAN OCCUR NO MATTER WHERE YOU ARE IN THE WORLD
CLICK ABOVE TO VIEW

Frequency

IS THE COMPANY OR INDIVIDUAL AWARE OF THE FREQUENCY OF INCIDENTS GLOBALLY?

In 2013, there were 15,000 to 20,000 incidents of kidnap-for-ransom reported globally, and in 2013 over 3,000 reported incidents occurred in Mexico alone.

Furthermore it is estimated that around 90% of cases do not get reported due to fear of reprisal and police corruption.¹

Expanding Operations

IS THE COMPANY LIKELY TO EXPAND OVER THE COMING YEARS?

As a business expands, so does the risk exposure. We are flexible in our approach to underwriting and work to accommodate the locations and destinations of a company's expanding business.



Most purchase obstacles raised by clients relate to a lack of understanding about their global exposures and the kinds of risks that can affect their employees and business.

POTENTIAL OBJECTION**RESPONSE****MY EMPLOYEES DO NOT TRAVEL TO HIGH-RISK DESTINATIONS**

Discuss all parts of the world where the client is operating and where employees are traveling.
Do they know where all their business travelers go?
Many organizations do not, and are unaware that employees are in fact traveling to high-risk destinations.
Some destinations may be higher risk than they appreciate.

MY EMPLOYEES DO NOT FACE KIDNAP RISKS

People face all kinds of extortion threats and not only in the areas traditionally considered as high risk. Stalking, tiger, express, or disappearance threats happen anywhere in the world. AIG's coverage has expanded into this arena in order to provide coverage for new and emerging crises.

OUR COMPANY DOES NOT HAVE ANY OPERATIONS IN HIGH-RISK COUNTRIES.

CrisiSolution provides coverage for losses that can occur anywhere in the world. This peril often affects organizations in regions such as Europe, North America, and Australasia. Coverage is also provided for employees 24/7 whether they are traveling on business — or for pleasure.

WE JUST DO NOT NEED KIDNAP AND RANSOM INSURANCE, WE WILL TAKE CARE OF ANY LOSSES OURSELVES

Financial loss from ransom payment and other expenses is not the only consideration.
An AIG insurance policy provides guaranteed, immediate, and unlimited access to the specialist response services of NYA and Travel Guard.
Without this guarantee provided by the policy, you may not be able to access these specialist services when you need them most.

POTENTIAL OBJECTION**RESPONSE****WE NEVER HAD AN INCIDENT; IT WILL NEVER HAPPEN TO OUR ORGANIZATION**

A kidnap is a low probability, high impact event. Many organizations think that it will never happen to them and only take coverage after they have suffered an uninsured event.

I WANT A FLEXIBLE POLICY NOT AN ANNUAL POLICY

AIG can underwrite policies ranging from short-term, covering a couple of days, to a duration of three years.

WE DO NOT HAVE THE BUDGET FOR THIS TYPE OF COVERAGE

Kidnap and ransom insurance represents extremely good value for the level of coverage and the support provided in the event of an incident.
The premium depends on the risk, number of people covered, and a range of other factors.

WE HAVE BEEN WITH OUR CURRENT PROVIDER FOR A LONG TIME

Does your current policy provide the coverage you need?
AIG provides worldwide coverage and includes a range of endorsements key to a comprehensive policy.
Are you and your employees protected by the appropriate response consultancies?
AIG retains the only response team of its kind that will deploy up to four consultants upon notification of an incident, providing AIG clients with maximum levels of support during the critical early stages of a crisis.
Also, our crisis consultants operate according to unique response protocols based in strategic locations throughout the world, developed over many years, and are proven to deliver the best outcome for victims, their families, and the organization, with the ability to deploy to any location in the world immediately.

SELLING CRISISOLUTION AND PRIVATE KIDNAP AND RANSOM

CrisiSolution® provides coverage for more than just traditional kidnap and ransom, it provides coverage for a range of threats against company employees and their families. In addition, AIG also provides solutions for private clients.

AIG constantly seeks to offer the broadest coverage available for this specialized insurance area. Traditional perils of kidnap, extortion, hijack, and detention are supplemented with a broad range of endorsements to protect clients against a variety of crisis events including: business interruption, computer virus, hostage, assault, disappearance, express kidnap, child abduction, piracy, stalking, and emergency evacuation. Additionally, this coverage can be tailored to specific client requirements.

At AIG, we would rather help any client avoid a loss in the first place, and will contribute premium to subsidize all or part of the pre-incident consultancy services.

We have the appetite to underwrite all types of kidnap, ransom, and extortion insurance, from traditional corporate kidnap and ransom to individual policies to piracy.

BROAD RISK APPETITE

With high capacity limits and a broad risk appetite, we are willing to look at any risk that could benefit from CrisiSolution or our Private Kidnap and Ransom Insurance.

EXPERT UNDERWRITING

AIG has been underwriting kidnap and ransom for over 30 years. We have more than 200 authorized underwriters writing the business globally. We have the knowledge and experience to provide flexible solutions depending on the needs of the individual client. Our pan-regional presence means that we can make fast and effective decisions, which is critical in this particular line of business.

EXPERT ASSISTANCE

AIG provides access to prevention and response services from NYA International, a world-class leading specialist crisis response consultancy and Travel Guard, AIG's full portfolio of travel assistance solutions, which includes emergency travel and medical assistance. With NYA and Travel Guard, we provide one of the largest global specialist response teams in the industry that can respond with confidence to cases of kidnap-for-ransom, extortion, detention, piracy, emergency evacuation and related security incidents— globally.

WORLDWIDE COVERAGE

We understand that businesses are located, and transact, globally. We also understand that individuals are traveling more frequently for both business and pleasure. AIG provides a global form offering consistent and compliant coverage, wherever the client operates. Our policies are comprehensive; we don't add unnecessary restrictions into our wording, so the destinations your employees travel to are covered. Put simply, we offer a worldwide policy with very few restrictions.

AIG provides insured clients with access to highly experienced crisis consultants for pre-incident risk mitigation and crisis response services.

NYA is a specialist crisis prevention and response consultancy, which has been in operation since 1990, helping clients reduce their exposure to and manage incidents of kidnap-for-ransom, extortion, illegal detention, marine piracy, emergency evacuation, malicious product tampering, and related global security problems.

In the event of an incident, AIG's crisis consultants guarantee an immediate response, providing advice to the client's crisis management team or family throughout the duration of the incident to help them manage it to a successful conclusion.

THE TEAM

NYA's response consultants are carefully selected from a variety of backgrounds, including all arms of the military, national law enforcement, international intelligence agencies, and the commercial and corporate security and risk management sector.

A number have been decorated by the military or nationally recognized, and collectively they have worked for virtually every industry sector and in all regions of the world, where security problems such as kidnap and extortion are prevalent. Fluent languages spoken by the team include English, Spanish, Portuguese, French, German, Mandarin, Arabic, and Japanese.

NYA's consultants are based in strategic locations throughout the Americas, Europe, the Middle East, Africa, and Asia Pacific.

It is NYA's policy never to subcontract response services to third parties.

EXPERIENCE

Each year, our crisis consultants respond to between 80–100 incidents of kidnap, extortion, marine piracy, evacuation, plus a wide range of related global security incidents.

CRISIS PREVENTION SERVICES

NYA also provides consulting solutions that support each of our clients' unique business needs. Crisis prevention consulting services include (but are not limited to):

- Threat and vulnerability assessment
- Crisis and security management planning
- Crisis management training
- Personal security awareness training
- Embedded advisors
- Risk analysis
- Project management
- Travel risk management

These services can often be fully or partially subsidized by AIG, depending on the policy premium.

UNIQUE RESPONSE PROTOCOLS

AIG retains the only response team of its kind that will deploy up to four consultants upon notification of an incident: two each to company headquarters and the incident location, providing AIG clients with maximum levels of support during the critical early stages of a crisis.

GUARANTEED RESPONSE

Our crisis consultancy has one of the largest teams of full-time or exclusively retained kidnap, extortion, and piracy response consultants in the industry. This enables the company to respond to AIG clients around the world.

The value of CrisiSolution and Private Kidnap and Ransom coverage is demonstrated when an incident happens and an expert response is required to resolve the situation.

Here we look at how an incident can progress and provide answers to questions AIG and NYA are commonly asked.

ANIMATED TIMELINE



Frequently asked questions about crisis response:

WHAT IS THE ROLE OF A CRISIS CONSULTANT DURING A CASE?

A crisis consultant will act as an adviser to the client and provide reassurance and practical advice based on their many years of experience.

They help the client's crisis management team to prepare for both likely and unforeseen eventualities, and pursue a controlled, structured strategy that is firmly grounded on proven principles.

This will include advice on issues such as financial strategy, communications, the handling of threats, family management, liaison with the media, law enforcement, and other stakeholders, and practical considerations around ransom collection, delivery and payment, and the victim's release.

Consultants are there to act as advisers. All decisions, ultimately, rest with the client.

WHAT HAPPENS IF A CLIENT DOESN'T FOLLOW YOUR ADVICE?

Crisis consultants provide the client with options and recommendations, advising on the pros and cons of possible outcomes.

If a client decides to act against the advice, then the consultants will support them in their chosen course of action, and continue to work towards the successful resolution of the crisis.

WHAT ARE SOME OF THE MOST DIFFICULT SITUATIONS THAT ARISE ON A CASE?

Every case is extremely difficult and stressful for those involved, particularly when there is human life at stake. Each brings its own unique challenges.

Some of the most difficult aspects include helping clients to cope with the emotional stress presented in these circumstances, while remaining focused on the objective of resolving the crisis.

It is a very stressful time for the victim's family. Good family management is absolutely essential.

Then there are logistical and legal challenges around issues such as ransom payments, moving money across borders, delivery, and victim release.

The role of crisis consultants is to bring their many years of experience to bear, to help clients who are experiencing these situations for the first time.

WHO DECIDES WHAT RANSOM TO PAY?

Our client is always in control of the ransom amount. Our crisis consultants offer advice throughout the process but ultimately do not make that decision. As the insurer, AIG then provides a reimbursement of the ransom, but does not pay the ransom.

IS IT ILLEGAL TO PAY A RANSOM?

In some territories it is illegal, but most local authorities understand that if a life is at risk, then a humanitarian response takes precedence. Part of the consultant's role is to help the client resolve the issue while ensuring they remain within the law.

WHO IS NYA WORKING FOR DURING A CASE – THE CLIENT OR AIG?

While on a response case NYA acts on behalf of the insured client, providing advice directly to the organization or family to help them achieve the key objective, which is the safe and timely release of the victim.

DOES CRISISOLUTION INCLUDE COVERAGE FOR SUPPORT AND REHABILITATION AFTERWARDS?

AIG offers the services of professional support and medical support after an event for the victim and their family. Expenses can include, but are not limited to, travel, lodging, meals, and recreation of the victim and their family.

WHAT WOULD BE YOUR MAIN ADVICE TO CLIENTS THINKING OF PURCHASING A KIDNAP AND RANSOM POLICY?

Accept that it could happen to you or one of your employees, assess the risk, work to reduce the risk and administer protection that can mitigate consequences in the event of an incident.

There is much that an organization can do to reduce this type of risk, from gaining a proper understanding of its exposure and implementing effective, appropriate policies and procedures, to raising awareness of personal security matters amongst staff through relevant training.

In the event of an incident, the organizations that have proven themselves able to cope most effectively are those with crisis management plans and procedures that have been thoroughly tried and tested in advance.

Our strategic partnership with NYA, together with AIG's Travel Guard portfolio of travel assistance services and our in-house claims expertise, allows us to effectively handle a response, and efficiently manage the claim.

What follows are some real claims examples which have been fictionalized to protect the identity of our clients. They illustrate the breadth of the threat risks clients can face, and how we work as a team with our crisis consultants and claims handlers to provide an appropriate response.

EXTORTION

A large multinational corporation based in the United States received a letter at its corporate headquarters stating that if a multi-million dollar extortion payment is not paid within five days, the extortionist will detonate bombs at the corporate headquarters as well as at various retail outlets. The client contacted AIG through the crisis center hotline and NYA was deployed the same day to the corporate headquarters. NYA provided a full risk assessment and coordinated

its efforts with local law enforcement as well as the FBI. After several follow-up calls and communication with the extortionist, the FBI was able to arrest a disgruntled former employee without any further incident. The corporation's CrisiSolution policy reimbursed the client for public relations, media, and NYA costs, as well as additional security costs incurred in response to the threat, including outside security personnel and bomb detection dogs.



KIDNAP IN SOUTH AMERICA

One of the sons of a wealthy family living in South America was driving home with his girlfriend when he noticed several cars following his vehicle. The son was then intercepted by another vehicle and made to stop. Five to seven men brandishing firearms forced the son and his girlfriend out of the car and into one of the kidnapper's cars. They were then stripped of their belongings and taken to an unknown location, where the kidnappers interrogated them regarding family wealth, contacts and other valuable information. The kidnappers then called our client from his son's cell phone and

demanded a large ransom payment to release both victims. The client contacted AIG through the crisis hotline and NYA was deployed that night to the residence. NYA assisted with the negotiation, and after two days both the son and his girlfriend were released, unharmed, for a small ransom payment. NYA further provided a full risk assessment of the family security systems and protocols, and advised as to future risk mitigation procedures. AIG reimbursed the policyholder for the ransom payment as well as rehabilitation and medical costs.

EXTORTION

The patriarch of a wealthy family living in Latin America received several calls at his office demanding he disclose documents and information about his business and a payment in excess of US\$ 1 million or the extortionists would release sensitive information about the client's company and/or kidnap his daughter.

The client contacted AIG through the crisis center hotline. NYA was immediately deployed to the residence and provided a complete risk assessment of the residence and business, as well as a protocol for handling future calls. NYA continued to monitor the matter, but no further calls were received.



The scenarios summarized above have been fictionalized to protect the identity of our clients and 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 products should request a copy of the policy itself for a description of the scope and limitations of coverage. Policy terms may vary based on individual state requirements and may not be available in all states.

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CLAIMS SCENARIOS CONTINUED

KIDNAP IN NIGERIA



Two employees of an international construction company with several, significant contracts in Nigeria were returning to their work camp with a police escort when two vehicles attacked their vehicle and the police escort vehicle. The attackers fired at both vehicles and managed to disable the victims' vehicle. Nigerian Mobile Police returned fire, killing one kidnapper and wounding two others, however, during the firefight the victims were abducted. The kidnappers contacted our client and demanded a large ransom to release the victims. The client contacted AIG through the crisis hotline and NYA was deployed immediately to both Nigeria and the client's European headquarters. NYA arrived in Nigeria the next day and assisted in the negotiation process. After 20 days of negotiation, the victims were released in good condition after a payment of a significantly reduced ransom amount. AIG ultimately reimbursed the client for the ransom payment, the victims' medical and rehabilitation costs, payments to local officials to assist in delivery of the ransom, and additional costs incurred securing the victims' release.



PIRATES

One of the ships owned by an international shipping company was hijacked by Somali Pirates off the coast of Yemen. The pirates boarded the ship, held the crew at gunpoint, and demanded a ransom payment in the tens of millions to release the vessel. The client contacted AIG through the crisis hotline and NYA was deployed immediately to the corporate offices. After several months of negotiations, the Pirates agreed to release the

vessel in exchange for a significantly reduced ransom payment. AIG paid the amount of the ransom up to the ransom limit on the policy, and also reimbursed the client for additional covered expenses, which included the client's travel costs, interest on loans raised for payment of ransom, the crew's wages, the crew's medical and rehabilitation costs, costs of conveying the ransom, and the client's legal counsel.

EVACUATION

Following an attempted military coup in the Middle Eastern country where an NGO was operating, the U.S. State Department issued a travel advisory warning recommending the evacuation of all non-essential foreign nationals. The client contacted AIG through the crisis hotline. AIG assisted in securing travel arrangements for six employees and their families and reimbursed the client for their evacuation costs.

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www.aig.com

FRITZ BARJON

Head of Kidnap and Ransom

Financial Lines, U.S. and Canada | AIG Property Casualty

fritz.barjon@aig.com



Bring on tomorrow

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