The AIG Multinational Difference
Hand-in-hand expertise and client focus

Integrated “One AIG” team and network
- 500+ dedicated Multinational service professionals in one global team, including Claims, Underwriting and Legal
- Local coverage in 215+ territories
- Dedicated Multinational Client Executives for key clients enabling tailored solutions

Decades of captive fronting experience
- Award-winning captive fronting team
- Direct underwriting authority and local decision making
- Dedicated, ISO Certified captive client service team managing premiums, claims, audits, and risk assessment reporting

Robust product and claims expertise
- Product portfolio and risk consulting expertise spanning 28 products
- Ingenuity and capacity to support with traditional to highly specialized offerings
- 5,500+ claims experts supported by dedicated Multinational Claims specialists

Tools and insights empowering risk decisions
- Client Brief including compliance and market considerations, timelines and program structure analysis
- myAIG Client Portal enabling real-time access to policy documents, premium information and overall portfolio status
- IntelliRisk* claims dashboard providing metrics, trends and loss history analyses

From pre-bind to policy inception, our servicing experts engage with the client and broker to deliver a seamless experience throughout the customer journey with AIG Multinational.

We foster a strong tripartite relationship and promote early engagement, alignment and regular monitoring of the global program. Together we achieve timely and compliant implementation, providing peace of mind and security to our clients.

*Where legally permitted
The road to optimal client experience

**Early Collaboration**
Early engagement, alignment on timelines, clear roles and responsibilities, regular and transparent communication

180-120 Days

**Understanding client requirements**
Tailoring our multinational solutions to different client needs and partnering with clients to support them as their business evolves and expands

120-60 Days

**Dedicated client servicing**
Seamless and accurate execution throughout the process, from pre-bind to implementation and beyond, including premium settlement, claims servicing and proactive renewal planning

60-30 Days

**Our end-to-end collaborative approach**

**Understanding your business**
- Risk and coverage review
- Discussion of country considerations
- Submission (RFP) preparation with complete information

**Client assessment and proposal**
- AIG produces program proposal with details by country
- Negotiation to bindable terms

**Bind and release network instructions**
- Binding order confirmed
- Communication with in-country stakeholders
- Detailed instructions for local issuance released

**Regulatory requirements/policy issuance**
- Premiums invoiced
- Local policies and certificates issued
- Premiums collected
- Payments to reinsurers (e.g., captive) and tax authorities commenced

**Timely, efficient servicing and monitoring**
- Post-bind monitoring to ensure accurate execution of the end-to-end collaborative approach
- Claims experts worldwide, standing ready to respond to a loss wherever and whenever it occurs
- Unparalleled service focused on fast response and expert help in loss mitigation

**From policy inception**

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**Key pre-inception considerations**
- Cash Before Cover
- Central vs. Local Collection
- Retentions and Premium Exportability
- Tariffs
- Policy Wording
- Special Local Coverages
- Exportability of Reinsurance
- Taxes, Surcharges and Parafiscals
- Local Fulfilment Requirements
- Sanctions

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