



How can we help?

WHY AIG?



Property



Marine



Casualty



Environmental



Group PA & Travel



Financial Institutions



Management Liability



Cyber



Professional Indemnity



SME Package



Multinational



RISK CAPACITY* UP TO
\$500m
(AIG International)

How can we help?

WHY AIG?



Property

Our GCC & North Africa Property team underwrites risk across a wide range of industry segments. To help our brokers win and retain business with AIG, here are some of our underwriting “sweet spots” and market differentiators.

Underwriting Sweet Spots

In our wide and varied portfolio, some sectors present exceptional growth opportunities

- | | |
|------------------------|----------------------|
| Financial Institutions | Commercial Property |
| Communications | Education |
| Healthcare | Terrorism Protection |
| Infrastructure | Manufacturing |



Preferred Clients

- Multinational
- Major Accounts
- Middle Market
- Captive & Fronted Programmes
- Private Finance Initiatives

AIG Property Differentiators



Claims First

- After coverage for a large property loss is confirmed we advance up to 50% of the agreed loss estimate within 7 days.



Global Risk Engineering

- Extensive network of property risk engineers.
- Industry and sector specialists.
- Help clients avoid and minimise losses.
- Insights for clients about their potential vulnerabilities.



Multinational Excellence

- Significant investment in technology and processes to get global policy issuance prior to inception.
- Tools and tech to give Risk Managers insights across global portfolios.
- See www.aig.com/multinationalplaybook

Timely Multinational Policy Issuance

- Contract certainty
- Local compliance
- Alignment between client's operations
- Early premium allocations
- Reduced rework, minimise cover gaps

Our Property Team

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How can we help?

WHY AIG?



Marine

We have long-established Marine insurance operations in GCC & North Africa, market leading capacity and outstanding global marine claims capabilities. To help our brokers win and retain more marine business with AIG, here are some of our underwriting sweet spots and Marine market differentiators, along with some of our Marine leaders dedicated to help you.

Underwriting Sweet Spots



Cargo



- Preferred Clients**
- Manufacturers
 - Heavy industries
 - Importers
 - Exporters
 - Tech companies
 - ...from SMEs to Multinationals



Logistics



- SME, Regional, Multinational/Global logistics companies



Specialty Marine



- AIG Construction clients (Project Cargo and Delayed Start-Up cover)

AIG Marine Differentiators



Loss Control

- World-class team of Marine Risk Consultants worldwide.
- Experienced master mariners, to help clients identify exposures and minimise their risks.
- Online Platform / Digital Solutions
- Extensive Ability to generate pre-underwritten open cover quotations online for a wide range of SME risk / commodities.
- Online certificate platform with the ability to issue shipment certificates instantly.



Marine Captives

- Extensive captive portfolio (Cargo, Logistics and Marine Liability).
- Experience partnering with clients to innovate and manage their total cost of risk.



Multinational

- Deep multinational experience and understanding of clients' local needs.
- Extensive global network and alignment with AIG's multinational Centre of Excellence.



General Average

- AIG Marine is able to issue a single global average bond.



Local Claims Handling

- Our global marine claims team handles claims onsite - worldwide.
- Rapid handling and settlement process for claims.

Our Marine Team

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How can we help?

WHY AIG?

Our GCC & North Africa Casualty team embraces a range of underwriting capabilities from WC/EL, DBA, PL and Products Liability to Environmental, Motor, Contaminated Products and Excess Liability. To help our brokers win and retain more business with AIG here are some of our underwriting “sweet spots” and market differentiators along with our Casualty team dedicated to help you.



Casualty

Casualty Underwriting Sweet Spots

Our Products

- Commercial General Liability
- GL Plus (General Liability + Pollution + CGL)
- Workmen's Com / Employer's Liability
- Defense Base Act
- Contaminated Products Insurance
- Environment Impairment Liability
- Excess / Umbrella Liability

Preferred Clients

- Real Estate & Finance
- Service Industry
- Product Related Exposures
- Construction & Energy
- Utilities
- Education
- Management



CAUTION (CGL)

- Pharmaceuticals
- Aircraft & Aerospace Products
- Healthcare
- Mining
- Tobacco & Cigarette

AIG Casualty Differentiators



Liability Claims

Our award-winning Liability claims team: with outstanding technical expertise and are highly responsive throughout the claims process.



Multinational Programs

With multinational expertise in our team and decades of experience in providing fully compliant global liability and workmen's compensation programmes for clients through our worldwide network, multinational is an exceptional area for growth.



DBA Expertise

A specialized, dedicated underwriting team based in Dubai with expertise in underwriting global exposures.

Our Casualty Team

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How can we help?

WHY AIG?

At AIG, we're really proud of our flexible and diverse product offering as well as our specialist Environmental claims team, ready to respond to clients' needs. To help our brokers win and retain more business with AIG here are some of our underwriting "sweet spots" and market differentiators along with our Environmental team dedicated to help you.



Environmental

Environmental Underwriting Sweet Spots



Manufacturing:

- Paper
- Chemical
- Pharmaceutical
- Electrical
- Metal
- Machinery



Construction



Real Estate



Multinational Organisations



Civil Engineering & Demolition



Renewable Energy



Transportation



Water / Wastewater Treatment

Preferred Clients

All client segments from small single-scale operations through to multinationals.



CAUTION

- Onshore & Offshore energy exploration
- Below ground mining operations

EIL covers businesses' liabilities for contamination, pollution, environmental damage and much more.

- Included, complimentary services to help mitigate risks
- Reduce future claims with advice from our expert claims team
- Tailored solutions for specific and unique needs
- Clean up costs included for clients' own properties

AIG Environmental Differentiators



Local Expertise

A specialised, dedicated team based in GCC & North Africa with expertise in multinational, construction, real estate, energy and more. We have the added benefit of being able to draw upon our international network of over 30 underwriters across more than 20 countries.



Dedicated Claims Team

Our clients and brokers are supported by a dedicated Environmental claims team. Experts in their field, they can handle all types of claims, from the smallest through to the most complex and major risks.



Multinational Capabilities

With tremendous multinational expertise in our local office and decades of experience in providing fully compliant global Environmental programmes for clients through our worldwide network, multinational is an exceptional area for growth.

Our Environmental Team

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How can we help?

WHY AIG?

We have long been a leading insurer of Financial Institutions, with an extensive product set, global reach, outstanding claims capabilities and a proven track record of tailoring bespoke solutions for some of the worlds' greatest Financial Institutions. To help our brokers win and retain more business with AIG, here are some of our underwriting sweet spots and market differentiators, along with some of our Financial Institutions team dedicated to help you.



Financial Institutions

Financial Institutions Underwriting Sweet Spots



D&O



Employment Practices Liability



Professional Liability

Preferred Clients

- ✓ Banks
- ✓ Insurance Companies
- ✓ Asset Management
- ✓ All Sizes
- ✓ Worldwide Locations



CAUTION

- Life Companies
- Large Private Equity (especially dividend recap)

Combinations of offerings driven by client need

Bespoke
Light Touch

- Captive services
- Multinational programmes
- Client partnership
- Information sharing
- Risk analytics
- Product driven
- Manuscripted wordings
- Claims experience

AIG Financial Institutions Differentiators



FI Expertise

- Vast Financial Institutions underwriting expertise.
- Great support for our brokers e.g. in client meetings.
- Dedicated experts in sub-sectors (e.g. Tier 1 banks, insurance companies, asset management, SMEs).



Multinational

- Our multinational capabilities are a major asset in the Financial Institutions market.
- Allows us to provide solutions for global institutions' complex requirements.
- E.g. cross class multinational programmes, global claims services, captive fronting arrangements.



Claims First

- Strong and experienced Financial Institutions claims experts across EMEA.
- Supported by global networks of claims experts to service clients in their local jurisdictions.



Dedicated Client Engagement

- Dedicated client engagement manager for financial institutions.
- Coordinates products and services across disciplines and geographies.
- Allows a seamless AIG Financial Institutions proposition.

Our Financial Institutions Team

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How can we help?

WHY AIG?

As the world's leading Management Liability insurer we have a full range of products and supporting services for clients of all shapes and sizes. To help our brokers win and retain more business with AIG, here are some of our underwriting sweet spots and market differentiators, along with some of our Management Liability team dedicated to help you.



Management Liability

Management Liability Underwriting Sweet Spots



Directors & Officers Liability



- ✓ Very broad appetite
- ✓ Businesses in all industrial sectors of all sizes
- ✓ Primary and excess
- ✓ Side A



Employment Practices Liability



Public Offering of Securities



CAUTION

- Stand-alone Crime
- US Initial Public Offerings

CorporateGuard

Flagship Management Liability protection for US and non-US listed companies

- Clients with deep understanding of their Management Liability risks
- Clients with strong investor communications
- Clients proactive at board level on emerging risks

AIG Management Liability Differentiators



Claims First

- Outstanding depth and breadth handling Management Liability claims.
- Wherever clients have a Management Liability claim, we will have seen something similar before!



Underwriting Expertise

- Long history of writing Management Liability insurance for many clients.
- Accomplished at explaining potential management liabilities and how we can protect against them.



Best In Class Protection

- Continue to enhance our Management Liability protection to address clients' changing landscapes.



Multinational Footprint

- We can issue Management Liability policies throughout the world for our clients with overseas operations.
- Backed by global network of Management Liability underwriters and claims handlers to service clients locally.

Our Management Liability Team

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How can we help?

WHY AIG?



As one of the largest and most experienced cyber insurance teams in the market, we have a broad risk appetite to support our brokers in this rapidly expanding space. To help our brokers win and retain more business with AIG, here are some of our underwriting sweet spots and market differentiators, along with some of our Cyber insurance team dedicated to help you.

Cyber Underwriting Sweet Spots



CyberEdge®

Our core Cyber product:

- 1st Party Costs + market leading event management services (first response, legal, IT, data restoration, public relations, notification costs, etc.)
- 3rd Party Liabilities
- Cyber Extortion
- Network Interruption
- Digital Media Liability



Preferred Clients

Very broad underwriting appetite for cyber risks across profession, occupation, client segment and geographies

- ✓ Nearly all industry sectors
- ✓ Businesses of all sizes from SMEs (AIG One) to Large Multinationals



CAUTION

- Credit rating agencies
- Social media platforms
- Crypto currencies / brokers
- DNA testing / advising

AIG Cyber Differentiators



Cyber Expertise

- Deep experience underwriting cyber risks and handling cyber claims.
- Enables us to deliver high quality advice and support to brokers.



Global Capabilities

- We can issue cyber insurance policies in over 60 countries around the world.
- Strong support for brokers' multinational and international clients.
- Successful track record tailoring cyber cover for their specialist requirements.



Smart Cyber Application

- Smart cyber proposal form adapts to clients' sector, size, and cyber exposures.
- Generates immediate summary report of the client's cyber maturity.
- More detail post-bind including cyber risk scores, scenario likelihoods and priorities.



The Cyber Peril

- A stand-out strength compared to many competitors.
- An important trend as systems, processes and devices become inextricably linked.



Claims First: Response

- Tried and tested "First Response" immediate IT, forensic and legal help after a breach.
- Claims First: Prevention.
- Includes vulnerability scanning, malicious IP blocking & cyber prevention training.
- Helps prevent a cyber loss from happening in the first place.

Our Cyber Team

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How can we help?

WHY AIG?

We have successfully delivered Professional Indemnity Solutions to businesses for many years, by consistently offering broad coverage and significant levels of capacity, from sole practitioners to multinationals. To help brokers win and retain more business with AIG, here are some of our underwriting sweet spots and market differentiators, along with some of our Professional Indemnity team dedicated to help you.



Professional Indemnity

Professional Indemnity Underwriting Sweet Spots



Technology Companies



Employment Agents



Management Consultants



Media/PR Companies



Wide Professional Indemnity
appetite from traditional classes to
technology exposures.



CAUTION

- Surveyors
- Valuers
- Design and Construct
- Engineering companies
- Solicitors
- Accountants
- Architects
- Legal Services



Most well
risk-managed
firms considered.



Client segments
of all sizes from
sole-traders to large
multidisciplinary
firms.

AIG Professional Indemnity Differentiators



Managing Complexity

- Outstanding capabilities tailoring clients' coverage around complex needs.
- Especially larger and more geographically diverse clients.
- From particular contract limits to prescribed notification procedures.



Multinational

- We can issue local Professional Indemnity policies throughout the world.
- An array of global clients from architects to engineers.
- Strong business retention due to our unbeatable worldwide service.



A Dependable Partner

- Broad risk appetite and long-standing market presence.
- A valuable and dependable trading partner for our brokers.
- Stable and consistent partner as the PI market evolves.



Claims Expertise

- Highly experienced claims handlers across wide range of professional sectors.
- Global footprint means we can pay claims locally.

Our Professional Indemnity Team

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How can we help?

WHY AIG?



Group PA & Travel

We have tremendous expertise in **Group Personal Accident (PA)** and **Travel Insurance** for businesses of all shapes and sizes. To help our brokers win and retain more business with AIG, here are some of our underwriting sweet spots and market differentiators, along with some of our Group PA & Travel team dedicated to help you.

Group PA & Travel Underwriting Sweet Spots



Group A&H/Travel

- Businesses with strong credit management fundamentals
- Strong balance sheet and appetite for risk sharing through aggregated first loss policy structure
- Multinational companies trading through multiple entities worldwide



Individual A&H

- Individuals looking for comprehensive and pre-underwritten solutions
- Accident and sickness insurance solutions issued through end-to-end digital fulfillment



Distribution Channels

- Direct to Consumer
- Affinity / Partnerships
- Broker / Intermediary
- Cedant

Preferred Clients

- ✓ All industrial sectors
- ✓ Businesses of all sizes from SMEs to multinationals, subject to a minimum of 10 employees
- ✓ Individuals aged from 18 years to 64 years

A&H/Travel Solutions

- Group PA & Group Travel
- Individual PA, Hospital Cash, and Critical Illness
- Controlled Master Programs
- In-house assistance company
- Worldwide security expertise

Leading "People Risk"

- ✓ Personal Accident
- ✓ Medical
- ✓ Assistance
- ✓ Personal Possessions
- ✓ Terrorism
- ✓ Evacuation
- ✓ Riot
- ✓ Threat of Violence... and many more

AIG Group PA & Travel Differentiators



Geared Up For Regional Growth

- Dedicated A&H/Travel team collaborating to meet clients needs.
- Strong support for brokers' regional growth and client servicing.



Underwriting Expertise

- Highly experienced underwriting and development teams.
- Rapid expert response.



Claims First

- Emergency assistance via AIG Travel.
- Complete alignment of claims and assistance services.



Driving Multinational

- Outstanding multinational capabilities to drive growth of global GPA programmes.
- Deep underwriting expertise across global countries and jurisdictions.



People Risk

- Leading the evolution of GPA and Travel insurance as client concerns evolve.
- Concerns widening from medical risks to security related "people risk".

Our Group PA & Travel Team

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How can we help?

WHY AIG?

We're helping our brokers win and retain more business. Here are some of our SME underwriting "sweet spots". All of these products are traded on AIG One. For a fast and efficient service, log on to AIG One to get a quote today @ www.secureyou.aig/partner



SME

Combined Underwriting Sweet Spots

Preferred Industries



Stand-alone Workmen



Office & Services



Retailers



Real Estate (Property Owners)



Personal Care (Beauty & Spa)



Food & Beverage



Educational Services



Health Services (Clinics and Surgeries)



Industry Specific Benefits

Cover for employees across many industries

Cover for Portable equipment laptops, cell phones

Goods in transit, Seasonality

Investors (individual or companies) that own properties which they rent out on annual basis for the purpose of obtaining a rental income

Treatment risk cover

Food poisoning cover, Bike riders under WCEL, Shisha and Alcohol Serving is not excluded

Students considered as 3rd parties, Faculty & Governors Liability, Excursions and athletic activities, food poisoning

Medical Equipment cover

SME Differentiators



One stop service portal AIG One

Obtaining terms for clients has never been easier, with just two minutes needed to get a comprehensive quote. Whether it's generating and amending quotes, binding cover or issuing policy documents, with the technology and ease of doing business at your fingertips, AIG One is here for you.



Pre-underwritten

We empower you to obtain terms quickly and efficiently. With our consistently increasing pre-underwritten limits and simplified journey, you can obtain binding terms with just a few clicks. Whether it's a small chain of restaurants, or a newly established office, the system is designed to allow you to generate quotes.



All Inclusive

With our industry-based approach, we make sure that our policies cover the risks inherent to the businesses to be insured. Whether it's Food poisoning for Restaurants, Liability towards students during excursions and athletic activities for schools, or inland transit for retailers, (to name a few!), our policies are designed to automatically cover those risks and activities.



Multi-line

Our products allow you to package in a single policy all the covers an SME may need, including but not limited to Property, Business Interruption, Liability, Workmen's Compensation & Inland Transit. Our system allows the flexibility to try various combinations of covers, as well as generating quotes for even single lines, such as stand-alone property or stand-alone liability. We are here to make sure you find the right solution.



Efficient and Timely Service

We pride ourselves in providing a best-in-class service, and with our devoted team of SME experts, all referrals and requests are handled promptly.



Online Claims Notification

We want to make sure all valid claims are paid promptly so that our clients can get back to what they do best and not have to worry about claims settlements. Our online claims registration portal has a dynamic question set which changes depending on the type of incident, ensuring that all the necessary information we need to adjust claims is provided from the get-go.

Our SME Team

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How can we help?

WHY AIG?



Multinational

Underwriting Sweet Spots

Preferred Insurance Lines



Multinational programmes for **ALL** traditional insurance lines and emerging lines such as Cyber and A&H



Preferred Client Size



Multinational clients of **ALL** sizes from:
1 or 2 Overseas Operations
↓
Global Conglomerates



Preferred Client Sector

Multinationals in **ALL** sectors including:

- Manufacturing
- Distribution & Logistics
- All Service Sectors
- Utilities

ALL GEOGRAPHIC LOCATIONS

AIG Multinational Differentiators



Expert People

Our local multinational team are on hand to help. Clients and brokers value the ease of calling an individual expert to resolve issues across a programme.



Global Network

Our global network of strong and well established AIG local offices throughout the world, in combination with our top-tier global network partners, means we can issue policies and service multinational clients in 215 jurisdictions.



Proactive Servicing

Our multinational end-to-end process is designed to deliver timely local policy issuance, contract certainty, regulatory compliance, country alignment and early allocation of premiums. Our process creates time efficiencies and ensures sophisticated claims handling with no gaps in local policy coverage.



Worldwide Claims Expertise

With over 6,000 claims professionals across our global network, our clients have comfort that in the event of a loss, AIG will be on-site to meet their needs. Payments are made in-country where possible and clients can customise their claims handling instructions to ensure global consistency.



Multinational Opportunities

Using our multinational and alternative risk management capabilities, we work with clients and brokers to produce bespoke multinational solutions. This allows our broker partners to respond to a wide range of multinational opportunities across all lines, sizes, sectors, and geographies worldwide.



Programme Tools

A range of tools gives multinational clients and brokers access to all the information for effective global program management directly to all devices. This includes the MyAIG portal with daily updates, drilldown views of portfolio performance and our global, online, on-demand claims analysis.

Our Multinational Leaders

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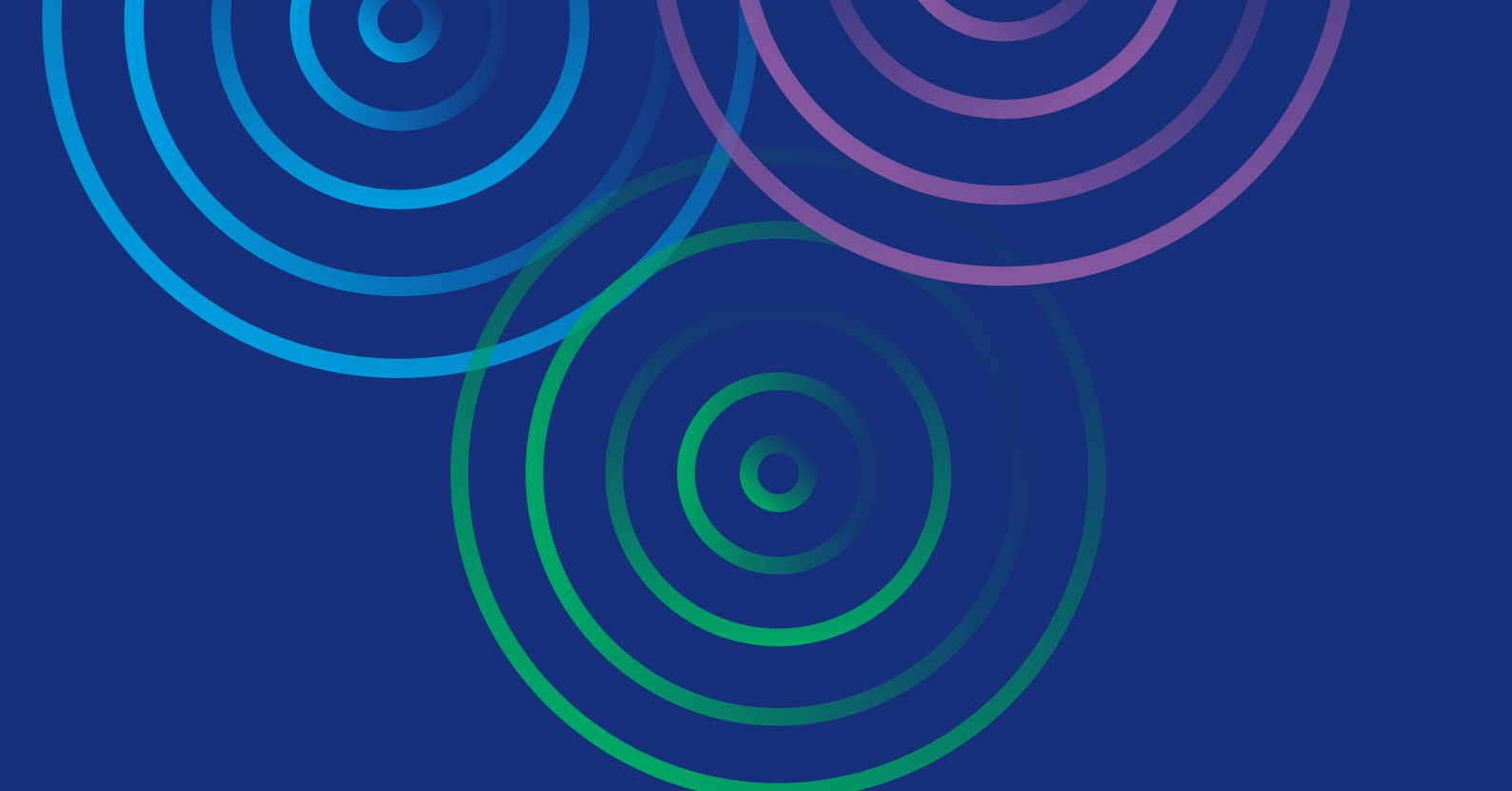
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AIG Client and Broker Engagement

The AIG Client and Broker Engagement Team is committed to working with our broker partners to deliver the best possible experience for clients ; whether it's helping them better understand the risks they may face, how their policy stands up to these and most importantly how they can seek to avoid or mitigate against these risks in the first place.

AIG Broker Academy

The AIG Broker Academy aims to provide participants with the latest product and market knowledge to ultimately help you better serve your client's needs. We'll provide tools to help save time, improve service experience and aim to grow your business. We are very committed to making it easier for brokers to do business with AIG. For more information, please get in touch with Sunil Bambral or your AIG business development contact.

Our Distribution Leaders - dedicated to help

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