

Multinational Playbook

WHY AIG



Welcome

Why AIG?

With decades of experience and over 500 dedicated multinational experts, multinational is in our DNA. We are ready to serve your cross-border clients no matter where they are today and in the future.

We'll help you enhance your clients' risk management, stand out from your competitors, and strengthen your long-term client relationships.

We'll help you pursue multinational opportunities in multiple sectors, across multiple product lines anywhere in the world.

Our world class service, tools and processes will help your clients achieve their risk, their governance and their contract certainty objectives.

And finally, with our relentless innovation in technology you can help your clients be better prepared for tomorrow.

Please explore this playbook to learn more about how we can create value for your multinational clients.



Our multinational DNA

Multinational insurance is a highly complex area requiring precise choreography across multiple touch-points such as coverage, claims and regulatory interests. With decades of multinational experience, know-how and leadership engrained in our dedicated multinational teams and experts across the globe, you can count on our support to provide world class service to your multinational clients.



Our multinational DNA



Our multinational culture

Multinational risks are at the heart of our culture. American International Group Inc. (AIG) originated as a multinational company itself in Shanghai in 1919. Throughout the 20th century we built the AIG Global Network around the world to protect and service our multinational clients' operations in their local markets.





Our multinational DNA

21st century multinational leadership

Today, AIG has over 500 dedicated multinational experts worldwide completely focused on multinational insurance and risk management solutions. These teams work with our multinational community of claims, analytics, risk engineers and underwriters across all of AIG's commercial and consumer products and services. They aim to ensure customized, compliant and seamless solutions to meet clients' risk, governance and contract certainty objectives - whether they have exposures in two countries or a hundred.





Our multinational DNA



The AIG Global Network: seamless world class service

The AIG global network supports clients' local needs in over 200 countries and jurisdictions. Formed with strong local AIG operations and top tier local insurer network partners, we continue to enter new markets to meet our clients' needs and this means we can scale and flex as your multinational clients expand into new territories via growth or acquisition.





Our multinational DNA

The AIG Global Network: redefining network partnership

In some countries we are represented by market leading partner insurers. Our clients' risks are reinsured back to AIG and we've invested in technology and people to make sure that you and your clients receive a globally consistent and seamless service experience. The same processes, the same performance standards for policy issuance, contract certainty, regulatory compliance and claims – all rigorously tracked and enforced wherever in the world your multinational clients might be.

Our people and technology: redefining Network Partner service





Our multinational DNA



The AIG Global Network: Fairfax, a world class global partner

Our largest global partner is Fairfax Financial Holdings (Fairfax), taking over AIG's operations in: Argentina, Chile, Colombia, Uruguay, Venezuela and Turkey. They'll also take over our operating assets and employees in Bulgaria, Czech Republic, Hungary, Poland, Romania and Slovakia. Fairfax is a world class partner with a commitment to delivering the service quality that AIG clients expect. Here are some common questions and answers.



Talking to our
smallest countries



Working with one
partner instead of many



To deliver insights,
expertise, and service



Our multinational DNA



The AIG Global Network:
Fairfax, a world class global partner

Video Questions and Answers





Our multinational DNA



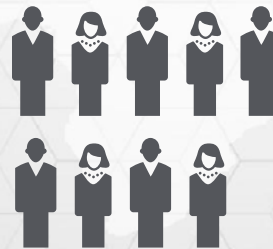
Global claims excellence

Nowhere are our multinational capabilities more evidenced than in our claims operation. With 9,000 claims staff worldwide and a robust network of partners, we stand ready to serve our multinational clients' claims wherever they are. Technical claims specialists are located close to our clients' operations and able to be deployed within hours of notice. Our global claims network is supported by dedicated multinational regional managers in North America, Europe and Asia Pacific to drive superior and consistent customer experience sharing best claims practices worldwide.



9,000

claims staff worldwide.

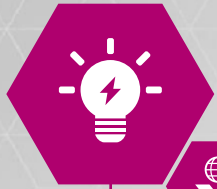


Multinational regional managers in North America, Europe and Asia Pacific

Have a look through some of multinational claims case studies throughout this playbook >>

Partnering in a world of risk and opportunities

You have access to an unparalleled range and combination of products, risk appetite and capacity for conventional, emerging and alternative risk management solutions around the world. These capabilities allow you to respond to an outstanding range of opportunities for multinational businesses of different sizes, in different industrial sectors, with different risk strategies across multiple geographies worldwide.



Partnering in a world of risk and opportunities

Conventional and emerging risk solutions

Clients' risks are evolving at tremendous speed and we can respond to multinational clients' new investments and acquisitions with Property and Liability limits among the highest in the industry. Our relentless innovation sets us apart in covering global cyber, trade credit and D&O exposures and with our extensive global Personal Accident and Travel capabilities we can address growing risks resulting from unprecedented employee mobility. All of this is underpinned by best in class, locally approved policy wordings throughout the AIG Global Network.



Property



Liability



D&O



Crime



Environmental



Trade Credit



Cyber



PA and Travel



Marine



Aviation



Partnering in a world of risk and opportunities

Alternative risk solutions

Traditional insurance solutions may not always be the answer for all of your clients' business risks and risk tolerance. With a full spectrum of captive management and loss reimbursement capabilities, AIG is uniquely positioned to craft innovative solutions in response to all of your clients' risk management needs.



Fronted captive programs



Rent-a-captive



Protected cell captives



Loss reimbursement

Improving risk and strengthening relationships

Going beyond conventional insurance, your clients have access to a range of cutting edge risk management services to mitigate risk throughout the world. The same services also help you strengthen your positioning and client relationships: differentiating yourselves from competitors, adding more long-term strategic value to your clients and presenting exciting new business acquisition and retention opportunities. Here are just a few examples:

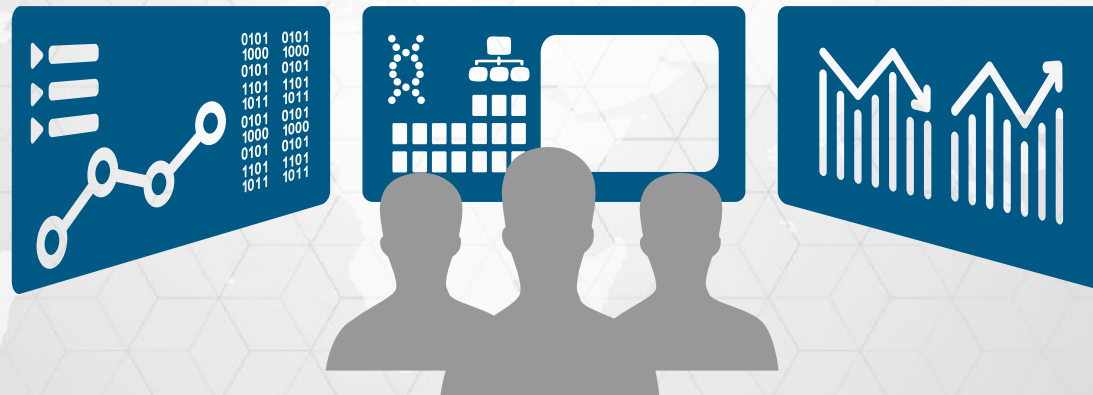




Improving risk and strengthening relationships

Loss control engineering

With over 700 property risk engineers and consultants worldwide, we work closely with you and your clients to reduce their business exposures and maintain their business continuity worldwide. We assess the threats to clients' operations, the planned response and potential impacts. You and your clients have access to the expertise of our industry specialists, equipped with state of the art technical capabilities, to create globally coordinated loss prevention programs for your multinational clients' operations throughout the world.



Equipped with state of the art
technical capabilities



Improving risk and strengthening relationships



Catastrophe modelling

Your multinational clients have access to our extensive global engineering and analytics capabilities to help identify and manage their catastrophe exposures worldwide. We have over 200 modelling experts, more than a dozen MSc and PhD level experts in various Nat CAT areas, backed by multiple industry leading modelling systems across flood, storm, wind, and earthquake risks to evaluate the totality of clients' catastrophe exposures.



Multiple industry leading modelling systems
across flood, storm, wind and earthquakes



Improving risk and strengthening relationships



Risk Tool advantage

You can deploy RiskTool Advantage for your multinational clients in Europe and North America: a suite of over 100 employee health and safety video courses that educate staff, test their understanding and reduce the likelihood of accidents in the workplace and on the road. Many courses are available in languages other than English and all can be accessed on PCs and mobile devices. The system contains an integrated management information system to track which staff have passed which modules.



Many of the courses are available in languages other than English and all can be accessed on PCs and mobile devices



Improving risk and strengthening relationships

Product liability service

You can deliver AIG's online Product Liability Service to your clients that design, manufacture or distribute products – including clients that repair, install and test products. The training library includes a wealth of staff training programs from managing product safety and integrity to labelling, standards and legislation and various downloadable tools and factsheets (such as a product design risk assessment tool). A management tracker records staff training and risk management activities.



The training library includes a wealth of staff training programs



Improving risk and strengthening relationships

Cyber loss control

AIG gives you access to an outstanding range of cyber loss prevention services for your multinational clients. Some are complimentary such as IBM vulnerability scanning across a client's network or shunning technology to repel attacks from known "bad" IP addresses. Other services are discounted, such as dark net mining from K2 Intelligence so clients can stay apprised of the latest "chatter" about their businesses on the dark web.





Anchored by world class service

Reshaping the way multinational business is conducted is essential to meeting your clients' contract and claims certainty needs. Our network expertise and experience is embedded in a range of tools and processes to give multinational clients contract and claims certainty and real-time visibility of their global program and claims activity. This is backed by our analysis of key markets, global risk trends and insights into clients' multinational program design to help them optimize their multinational insurance protection.





Anchored by world class service



Timely policy issuance and contract certainty

Timely policy issuance and contract certainty are vital but challenging to achieve without a proactive approach. Our end-to-end process delivers both. We talk to clients and brokers well before inception, identifying concerns and clarifying servicing requirements (including cash before cover, anti-money laundering and broker/client sign-offs). Our proactive process management ensures that roles and accountabilities are clearly understood to enable smooth program implementation.



Talk to clients and brokers well before renewal



Cover



Pricing



Allocations



Taxes



Claims



Handling



Servicing requirements



Timings



Policies



Certificates



Invoices



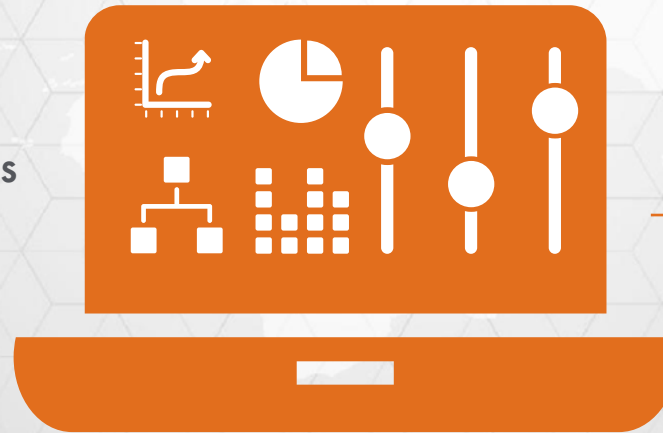
Anchored by world class service



myAIG multinational client portal

The myAIG Client Portal gives you and your multinational clients clear management information about their global program. Intuitive dashboards provide overviews of coverage, policy issuance and premium payment statuses, which can be drilled down to policy and country levels. The portal delivers instant access to policy wordings and invoices as well as customized regulatory and multinational reports. Clients can set up auto alerts to track developments in their program in specific countries.

Intuitive dashboards



Policy



Country levels



Anchored by world class service



Multinational claims analysis

Our IntelliRisk tool gives clients direct access to their multinational program's claims information, enabling them to monitor claims activity and run reports by multiple variables including policy type, country, and date of loss. Reports can be configured around clients' own operational organizations and divisions, analyzed for instance by loss type, incurred and paid amounts and exported to Excel spreadsheets.

Run reports by
multiple variables



Policy type

Country

Date of loss



Anchored by world class service



Multinational knowledge and insights center

Our Knowledge and Insights Center displays articles from our world-class risk specialists about global risk trends, regulatory news, tax developments, political risk and claims trends in an easy-to-access online format. We are also partnering with IHS Markit®, a global provider of information and analytics, to offer timely forecasts and risk profiles on countries and regions in the spotlight.

Knowledge and Insights Center



Easy to access online format



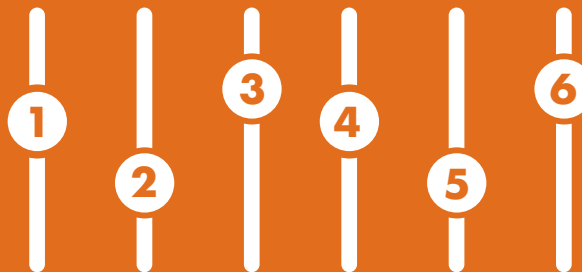
Anchored by world class service



Multinational Program Design Tool

Our award-winning Multinational Program Design Tool is an interactive, web-based application that analyzes the need for locally-issued insurance policies. It evaluates user input against key considerations such as legal, tax, market practice, coverage and claims requirements in over 225 countries and jurisdictions. Once the assessment is complete, a summary report is generated in about 10 minutes, customized to provide country-specific guidance around the user's unique exposures, needs and preferences.

Web based



10 minutes



Anchored by world class service

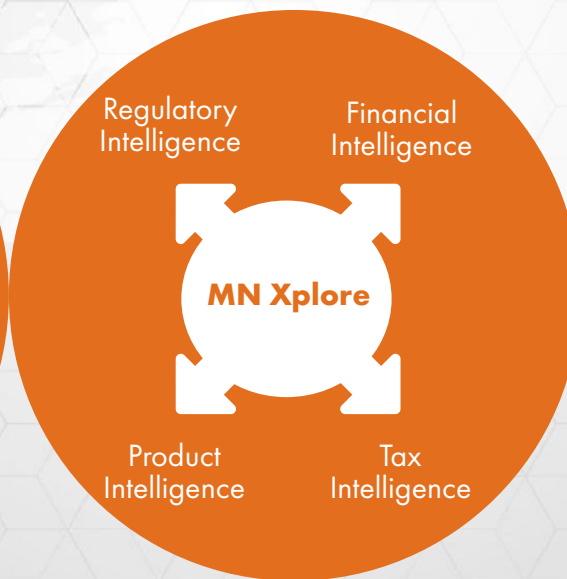


Internal knowledge-driven tools

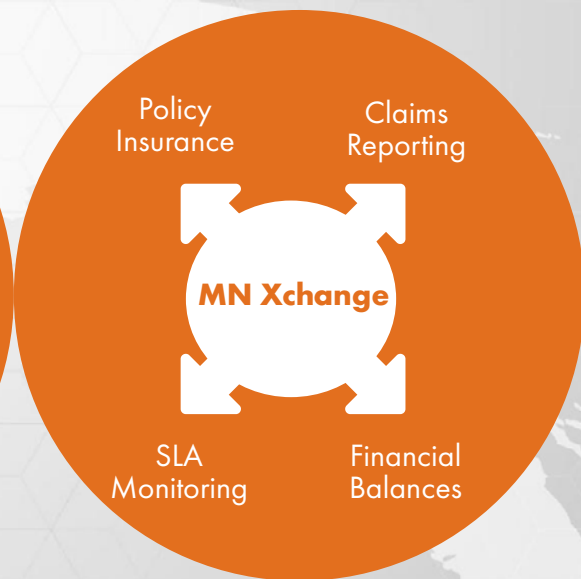
A suite of knowledge-driven internal tools deliver the information and clarity you and your clients' need facing exposures across geographies. Our award-winning **MN Xpress** enables our end-to-end process by standardizing and automating the workflow process for our clients' programs. It is powered by **MN Xplore**, AIG's knowledge hub of expert regulatory, finance, tax and product intelligence. Meanwhile **MN Xchange** streamlines the management of policy issuance, claims reporting and service level standards with our network partners.



Program Management



Knowledge Repository



Partner Management



Innovating for the future

Partnering with AIG to serve your multinational prospects and clients is an investment in the future. A multinational risk program is a long-term partnership and risk managers know that change is gathering pace and so are the worldwide exposures facing their businesses. At AIG, with our investment in R&D and our determination to exploit innovative technology, we're committed to helping you help your clients be better prepared for the long road ahead. Here are some of the ways we're doing that.





Innovating for the future



Client centric analytics

By using advanced data analytics including quantitative data analysis, text mining and heat mapping, we are beginning to identify patterns in clients' claims data and compare them with clients' industry peers through our vast storehouse of industry claims data. This means we can pinpoint loss drivers, and create powerful benchmark comparisons that are uncovering previously unseen opportunities to help clients reduce risk.

Advanced data analytics

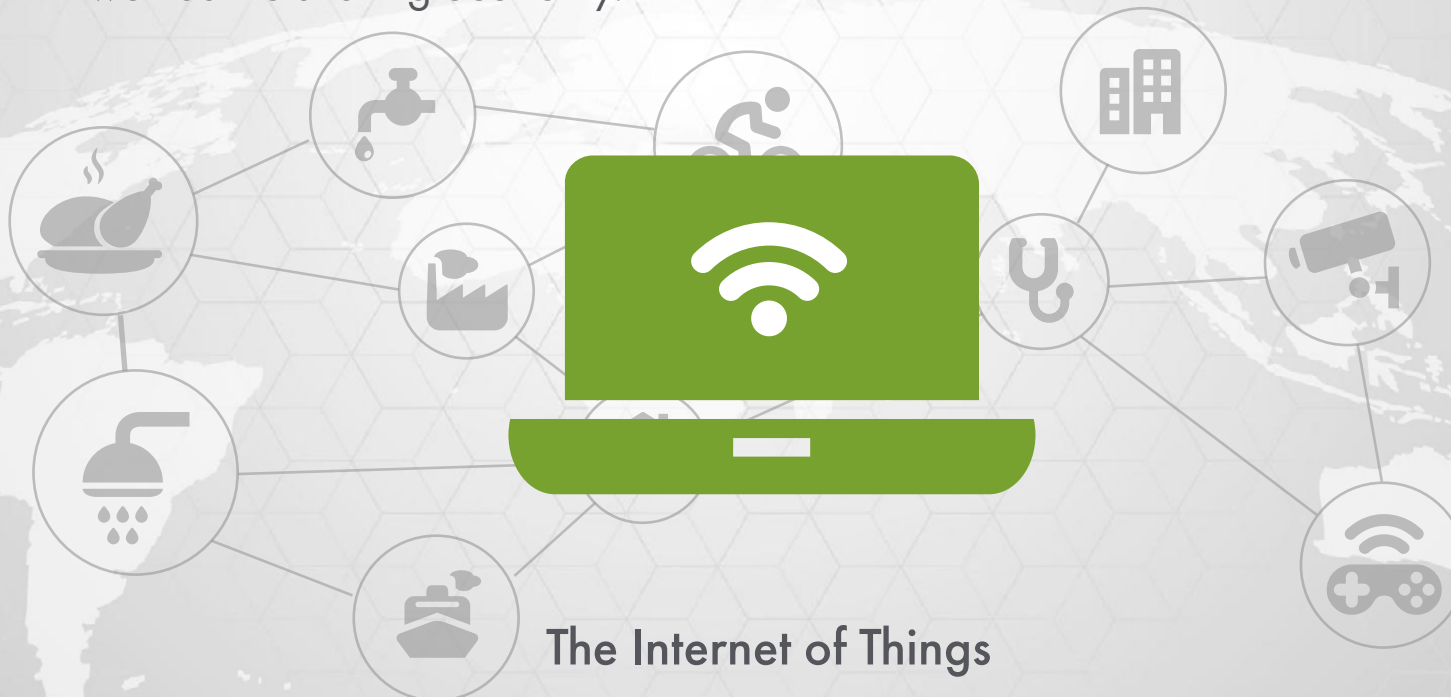


Innovating for the future



The Internet of Things

The Internet of Things (IoT) is the connection of machines and devices to each other, effectively removing the manual operator. Today it spans objects of all shapes and sizes, from a rice maker controlled remotely by smart phone to a self-driving car. Looking forward, the numbers of IoT devices will accelerate rapidly as the cost of sensors fall, creating new exposures and uncertainties for businesses. AIG is actively investing in research and partnering with clients and academia to better understand the risks associated with IoT as well as the sharing economy.



The Internet of Things



Innovating for the future



Virtual realities

AIG has partnered with Clemson University, a renowned research and engineering institution, to develop a new risk engineering and analytics center. The goal is to enhance loss prevention training using virtual reality. New ways of experiencing risk virtually will bring client-specific exposures to the forefront in high resolution detail, opening the door to new, more effective loss prevention and risk management strategies.



Virtual realities



Innovating for the future



Wearable technologies

Safe employee practices and work environments help clients reduce injury and downtime, and drive business continuity. AIG has invested in a new start-up called Human Condition Safety, an early stage company that specializes in wearable technology by combining advanced fused sensors, artificial intelligence and cloud computing. Wearable technology can detect if someone is bending or lifting incorrectly, it can detect the moment someone loses their balance, trips, falls, carries too much weight as well as physically identifying and locating employees.



Wearable technologies



To find out more about how AIG's multinational capabilities can help your clients contact our multinational regional leadership team:

[Americas: Brian.McNamara@aig.com](mailto:Brian.McNamara@aig.com)

[Asia Pacific: Tony.McHarg@aig.com](mailto:Tony.McHarg@aig.com)

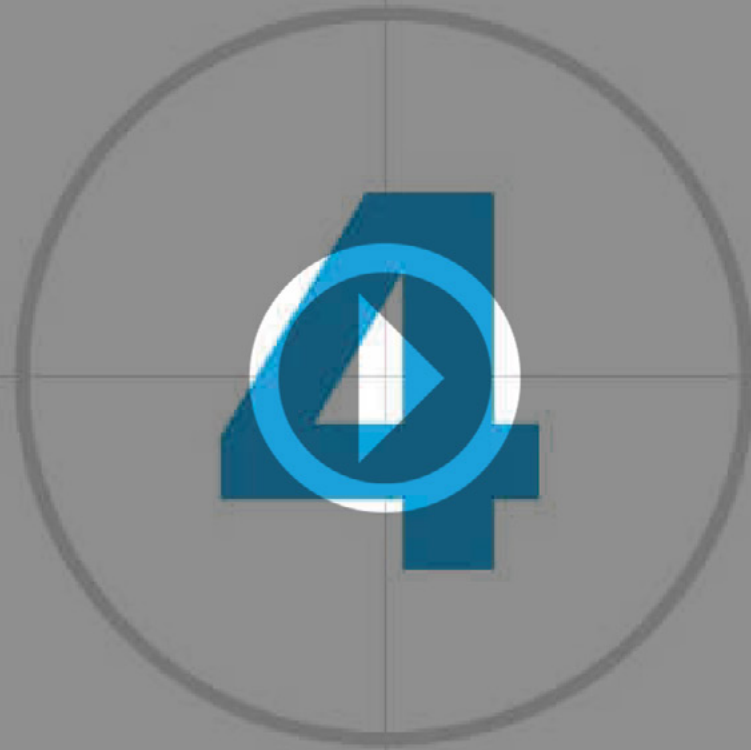
[Europe, Middle East and Africa: Nuno.Antunes@aig.com](mailto:Nuno.Antunes@aig.com)

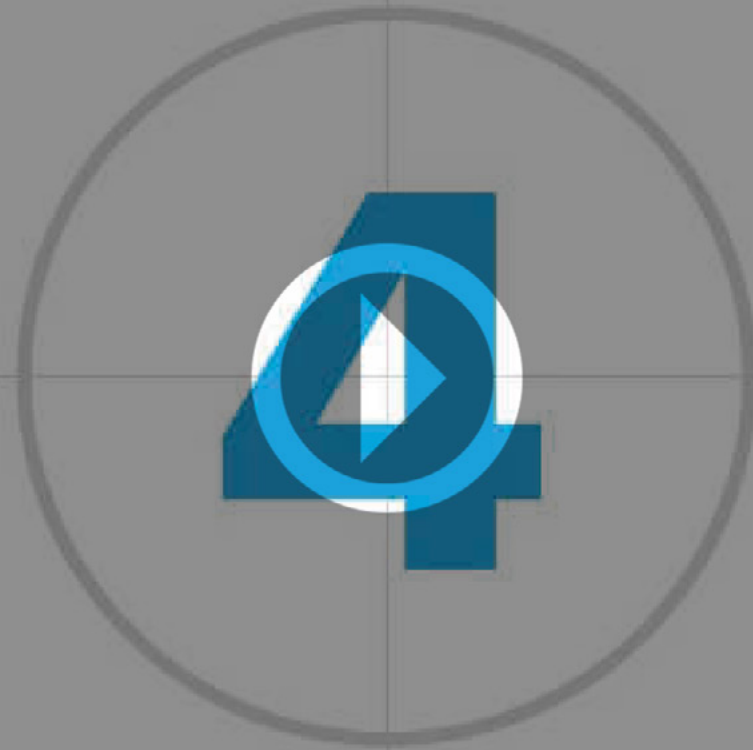
American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this material.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.







How will Fairfax deliver the same level
of world class service to our clients
they expect from AIG today?



How can we recommend Fairfax if our clients don't know much about them?



Are we going to get the same commitments
from Fairfax on policy issuance?

What about where we have strict
service level agreements with
our strategic clients' captives?



How will this affect clients'
claims handling in these countries?

When will the companies acquiring AIG assets have local ratings and how can our clients be comfortable that Fairfax is as financially secure as AIG?



You have always sold us on the strength of our network - now you're telling us that a smaller one is better?