



ASIA COMMERCIAL INSURANCE

CLARITY AND OPPORTUNITY: OUR CAPABILITIES





CLARITY AND OPPORTUNITY

A vital component to successfully working together is providing clarity about our underwriting appetite. In this brochure, we pinpoint preferred industries and business sectors, and the competitive advantages for each of our product areas, so you can get the best out of AIG Global Commercial Insurance!

COLLABORATION

Together we can improve your bottom line. We can help you stand out from your competitors, win and retain more clients, and deliver better client service with reduced costs.





AIG MULTINATIONAL >



COMMERCIAL PROPERTY >



ENVIRONMENTAL >



TRADE CREDIT >



FINANCIAL LINES >



ENERGY & ENGINEERED RISK >



CONSTRUCTION >



POLITICAL RISK >



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GLOBAL RISK SOLUTIONS >

AIG MULTINATIONAL SOLUTIONS, YOUR WAY



HEADLINES

Wherever our clients are today, wherever they want to be tomorrow, we give them the protection and service they need to do business with confidence. Our flexible, collaborative approach and resources enable clients to make informed decisions as they secure the multinational solutions that work best for their organizations.

- AIG Multinational Philosophy – a practical, flexible and informed approach to best meet & respond to your clients needs.
- AIG Multinational training – both online (multi lingual – English, Chinese, Japanese) and subsequent face to face sessions, tailored around mutual multinational clients/targets
- AIG Multinational Program Design Tool – web based, easily accessible tool that provides a framework for client focussed program design discussion & decision making (available in English, Chinese and Japanese)

[Visit the AIG Multinational Resource Centre >](#)

KEY SECTORS

- Multinational companies in all sectors and sizes
- Companies expanding internationally
- Captives and risk-managed programs
- Asia Pacific based companies expanding regionally and/or globally
- Cross border opportunities where clients and their advisors seek to arrange and coordinate insurance in one country and have local policy issuance and service in another

AIG ADVANTAGE

- A multinational program tailored to unique needs and preferences, whether local policies, a global policy, or a combination, a controlled master program.
- Consistent high-quality underwriting, loss control/ engineering and claims services, wherever a company operates.
- Deep local knowledge and expertise, infusing all facets of a program with local support worldwide.
- Insights and tools that facilitate informed decisions in managing multinational risks.
- A dedicated team of multinational specialists cross Asia Pacific to partner in multinational targeting, program design, implementation and service

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MARKET-LEADING PRODUCTS FROM A WORLD LEADING FINANCIAL LINES INSURER

HEADLINES

- Awarded Best Global D&O, Cyber Risk, and Employment Practices Liability Insurer in 2013 by Global Finance magazine.
- Trusted partner of more than 20 million individuals and some of the largest global companies to help them stay ahead of the curve of the next cyber breach.
- First D&O carrier in the market to offer US \$100M in global Side-A D&O capacity.
- Paid over US \$2.8BN in claims globally in the first nine months of 2013.
- One of the largest and most experienced teams in the global Mergers & Acquisitions insurance market.
- Coordinated underwriting excellence to efficiently adapt and grow with clients as they realize future opportunities and gain revenue, exposure, or complexity.
- Experience and appetite to offer facilities and schemes for small businesses in a wide array of industries.

KEY SECTORS

- Management Liability
 - Directors and Officers Liability
 - Private Edge (private and not-for-profit entities)
 - Crime
 - Employment Practices Liability
 - Pension Trust Liability
 - Kidnap and Ransom
- Professional Indemnity
 - Cyber Liability
 - Architects and Engineers
 - Single Projects
 - Miscellaneous Professional Services
- Mergers & Acquisitions
- Customer Segments
 - Multinational Organizations
 - Public and Private Companies
 - Non-Profit Entities
 - Financial Institutions
 - Small business and SMEs
- All Industries

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AIG ADVANTAGE

- A long-tenured global claims team with the specialization, expertise, and relationships to effectively resolve claims around the world.
- Global underwriting capacity combined with the broad risk appetite and financial strength needed to address emerging and challenging exposures.
- Market-leading, forward-looking products and services tailored to protect clients as their operations change and risks evolve.
- Responsive underwriting, loss prevention, and claims teams to react quickly and give guidance when needed, from assessing needs through processing claims.
- A committed partner for the long-term, no matter how challenging the environment or risk.

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PRIMARY AND EXCESS CASUALTY UNDERPINNED BY EXCELLENT LOSS PREVENTION AND CLAIMS HANDLING EXPERTISE

HEADLINES

- **Expertise:** We have expertise in conventional and non-conventional structures; loss sensitive and guaranteed cost; multinational and mid-market segments. We have particular expertise in construction, energy, healthcare (Workers' Compensation), food and beverage, export products liability and niche high risk workers' compensation programs
- **Loss Prevention:** Our specialists are available to assist and advise even before a claim occurs in a range of scenarios: worker safety in healthcare, large Workers' Compensation (WC) programmes, and other niche WC programmes; food safety and recall preparedness for the food and beverage industry; and consumer safety in product liability.
- **Claims Network:** Best-in-class claims network provides access to dedicated account managers and complex claim specialists.
- **Construction:** Dedicated underwriters with local expertise and authority worldwide, seasoned claims staff with broad experience with complex and express claims as well as wrap-up programs and other construction-specific specialties.
- **Excess Casualty:** Mitigate losses by employing AIG's robust litigation management infrastructure, including expert in-house staff counsel, leading panel counsel, and exceptional litigation strategies (testing defence tactics, guidance on venues, mock trials, and shadow juries).

KEY SECTORS

- Primary, excess, and cat-excess
- Non-conventional placements, difficult and potentially catastrophic risks
- Multinational risks of all shapes and sizes
- Workers' compensation / Employer liability
- Energy and utilities
- Construction
- Employee accumulation risks including offshore and aircrew
- Manufacturers such as chemicals, minerals, metals, electronics and machinery
- Service industry and financial institutions
- Recall solutions for the food and beverage industry
- Hospitality

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AIG ADVANTAGE

- Strong appetite for medium and large clients - helping you win and retain business.
- Dedicated claims specialists for large, complex and express claims so we can deliver the right claims experts, and give your clients the best claims service as quickly as possible.
- Specialist loss control engineers with expertise in loss prevention, healthcare, safety, legislation, risk management and mitigation, all designed to reduce your clients' chances of suffering a loss.
- Strong underwriting focus and loss control capabilities makes us an expert and responsive partner for difficult, challenging and unusual risks, helping you win and retain key accounts.

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COMMERCIAL PROPERTY INSURANCE FOR A DIVERSE RANGE OF CLIENTS

HEADLINES

- Market leading capacity with access to US\$1.5BN for well-protected, well-managed risks.
- Insure some of the world's largest most complex organizations.
- Flexible AIG risk management support provided on a global basis.
- Global, consistent product and service capabilities.

KEY SECTORS

- Comprehensive property insurance, risk management, and loss prevention engineering providing full-service solutions for clients across segments and occupancies.
- Large Limits clients with total insurable values (TIV) over US\$750M.
- Middle Market clients with TIV of US\$25 - \$750M.
- Coverage provided across wide range of industry sectors including: Manufacturing, Telecommunications, Public Entities, Education, Healthcare, Real Estate, Retail and other commercial classes.

AIG ADVANTAGE

- Market leading capacity - supports 100% of clients property insurance needs.
- Ensures direct access to experienced underwriting decision-makers with local authority.
- Deeply specialized worldwide risk engineering capabilities – helps clients identify and reduce their exposure to loss.
- A true business continuity partner - provides outstanding worldwide catastrophe claims expertise clients can count on when disaster strikes.
- Unparalleled multinational proposition - for businesses of all types and sizes.

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GLOBAL REACH, COMPETITIVE CAPACITY AND INDUSTRY EXPERTISE FOR ENERGY AND ENGINEERED RISKS

HEADLINES

- Available limits up to US\$1BN for onshore operational property risks.
- Available limits of US\$250M capacity for Oil Rig (upstream E&P).
- US\$225M Probable Maximum Loss (PML) capacity available for Construction risks.
- Significant catastrophe capacity available worldwide.
- Experienced team of global underwriters.
- Broad underwriting appetite.
- Highly specialized loss prevention engineering services.

KEY SECTORS

- Oil and Petrochemicals (refining, mid and downstream)
- Power Generation, Utilities and Alternative Energy
- Chemicals and Pharmaceuticals
- Mining and Related Industries
- Oil Rig (upstream exploration and production)
- Construction including heavy civil engineering

AIG ADVANTAGE

- Stable, uniform global capacity accessible locally.
- Worldwide reach, multinational capabilities, including Captive Management and Alternative Risk Solutions.
- Specialist engineering teams globally positioned to meet our customer needs.
- Experienced claims team able to expedite major energy losses.

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GLOBAL SOLUTIONS FOR THE CONSTRUCTION INDUSTRY

HEADLINES

- AIG has one of the largest construction practices of any insurer in the world, having supported some of the most complex industrial, commercial, civil and infrastructure projects.
- We have over 50 years' experience insuring construction projects around the globe with unrivaled expertise, coverage and capacity to support your needs.
- We deliver tailor-made insurance solutions, innovative loss prevention strategies and unsurpassed claim handling across all types of large-scale construction projects.

LEARN MORE

AIG ADVANTAGE

AIG's single carrier solution allows us to leverage relationships across business units and geographies to offer economies of scale, greater convenience and broader solution sets for our construction clients.

• Unparalleled Breadth of Insurance Products and Services

Our unmatched portfolio of specialized coverages addresses a variety of construction risks and is constantly evolving as we collaborate with clients to customize new solutions.

• Ease of Transacting Business

Accessible through dedicated construction teams worldwide, AIG's construction solutions help clients and brokers manage the complexity of the marketplace and harness on-the-ground construction resources wherever clients may have exposures.

• Holistic Program View

We have the unique ability to lead multiple lines and tailor coverage to reflect the individual risk profile and footprint of each project. AIG delivers a seamless insurance program that can mitigate gaps in coverage, inconsistency of service and costly claim disputes across various policies.

From Australia to Vietnam, Beijing to Qatar, we have led hundreds of insurance programs on some of the most complex construction megaprojects globally, including nuclear reactors, refineries, liquified natural gas installations and high speed rail.

We can help simplify the complexity of multinational projects that require global coordination, crafting a range of program structures and locally admitted insurance around the world, including captives.

Our global team of loss prevention consultants and engineers are highly skilled in the evaluation of hazards unique to construction operations and the improvement of relevant management systems to help control risks.

Hired from the industries they serve, our engineers bring sector- and project phase-specific expertise that can be tailored to meet your specific project's particular needs.

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A LEADING GLOBAL MARINE INSURER

HEADLINES

- For over 90 years, we have been one of the world's leading providers of marine insurance for importers, exporters, vessel owners/ operators as well as inland marine, recreational marine and marine operations worldwide.
- We have marine offices in more than 50 countries and the ability to transact business in 90+ countries.
- We offer a full-range of comprehensive marine and inland marine product offerings.

KEY SECTORS

- Marine Cargo
- Marine Liability
- Inland Marine

AIG ADVANTAGE

- Underwriting, loss control, claims and recovery services provided by marine specialists globally.
- Flexible programs, tailored for client needs including alternative risk management solutions.
- High quality coverage for multinational risks, including locally admitted policies.
- One of the few truly global marine insurers who provides local service.
- Unmatched capacity for all marine risks.

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GLOBAL CAPACITY FROM AN AEROSPACE MARKET LEADER

HEADLINES

- A market leader for over 65 years in the aerospace insurance industry with broad global expertise.
- Significant capacity in all aviation segments: up to USD850M any one occurrence (Liability); up to USD100M any one aircraft (Hull).
- Long term commitment to our clients.
- Extensive experience in handling major losses.
- Ability to provide insurance solutions for virtually all risks, in all classes of business, in the aerospace industry.

KEY SECTORS

- Aerospace product manufacturers, distributors, and maintenance repair and overhaul (MRO) operations
- Aerial applications
- Domestic and regional airlines
- Airports
- Business aircraft and corporate fleets
- Charter / commercial
- Fixed base operators
- Helicopters
- Heliports
- Modification and repair facilities
- Personal pleasure aircraft
- Space

AIG ADVANTAGE

- Expert underwriters empowered to make decisions locally.
- Highly experienced aviation teams with proven track record of product innovation.
- Commitment to building a partnership between underwriter, intermediary and client to help win and retain business.
- Proven record for listening and responding to needs of our clients and first class dedicated servicing capabilities to maximize retention.
- Worldwide claims handling expertise.

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SOLUTIONS FROM AN AWARD-WINNING ENVIRONMENTAL LIABILITY INSURER

HEADLINES

- Global environmental capacity of US\$50M.
- 200+ dedicated environmental employees in more than 35 offices around the world.
- Largest and most experienced environmental claims specialist team with approximately 90 dedicated professionals.
- Diverse environmental product offerings worldwide including Pollution Legal Liability (PLL), EnviroPro, Contractors Pollution Liability (CPL) and Contractors and Professional Services Liability (COPS).
- Dedicated environmental engineering and loss control staff providing value-added services tailored to meet the specific needs of our insureds.

KEY SECTORS

- Manufacturing
- Healthcare
- Hospitality
- Transportation and Logistics
- Waste Management
- Real Estate
- Energy

AIG ADVANTAGE

- Offering support and guidance from the largest, most experienced underwriting and claims handling organization in the industry - backed by more than three decades of experience underwriting environmental risks.
- International footprint to service fully compliant multinational programs - local market expertise, local insurance practices, local environmental laws, regulations and coverage requirements.
- Access to a truly global network with dedicated environmental professionals in offices located around the world.

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EXCELLENCE AND INNOVATION IN TRADE CREDIT INSURANCE

HEADLINES

- 35 years of helping companies increase their sales and manage their working capital.
- We offer a full-range of products including excess of loss coverage featuring non-cancellable limits.
- We have underwriting offices in 16 countries and are licensed to write trade credit insurance in over 65 countries worldwide.

KEY SECTORS

- Leaders in their field, across multiple industries who have a professional approach to credit risk management.
- Typically look at accounts with US \$50M to \$2BN in annual sales.
- Businesses with an international footprint.

AIG ADVANTAGE

- Our experienced and skilled, local underwriting teams and policy servicing capabilities, recognized for their industry excellence by leading trade publications since 2009, are supported by our globally owned network of operations serving customers in 130 countries and jurisdictions.
- We provide clients with flexible program structures to allow a high level of autonomy when granting customers credit.
- We offer discounted debt collection services through a third-party agency.
- Our Global Limits Online Policy Management System allows clients to apply for credit limits, review coverage, and access macroeconomic data anytime and from anywhere.

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POLITICAL RISK INSURANCE: FLEXIBILITY, STABILITY AND EXPERIENCE ON YOUR SIDE

HEADLINES

- We are a committed provider of political risk insurance with a 35 year record of underwriting and claims payments. AIG has the market's longest continuing political risk reinsurance treaty.
- With a long-established global network that today spans more than 200 countries worldwide, we are there when and where our clients need us.
- From economists, to attorneys, to claims negotiators, AIG puts at your disposal the local experts needed to mitigate political risk-related losses the world over.
- We were the first private insurer to be part of the Berne Union, the premier international organization for the global export credit and investment insurance industry.

KEY SECTORS

- Manufacturing - heavy industry, chemicals, food and beverage and others
- Construction
- Mining
- Oil and Gas
- Agricultural Production
- Defense
- Telecommunications
- Wholesale/Retail

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AIG ADVANTAGE

- We offer non-cancelable policy terms up to 15 years with industry-leading limits up to US \$120M available for a single risk. Limits can also be provided in Euro, Pound, or Yen.
- We have dedicated political risk underwriters conveniently located in New York, Chicago, San Francisco, Toronto, London, Sydney, Tokyo and Singapore and are ready to put our global network, relationships and expertise to work for you.
- We have the local knowledge to help clients resolve problems before they escalate -- and the in-country resources and relationships to resolve claims expeditiously when they do erupt.
- Whether a company's overseas property, income or assets are threatened by foreign government action or inaction, political uprising, currency inconvertibility and non-transfer or government default, we can help.

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A LEADING INSURER IN INTERNATIONAL SURETY



HEADLINES

- Over 70 years' underwriting experience.
- Relationships with nearly all major international leading ENR clients.
- Flexibility and ability to consider projects up to 10 years duration.
- Significant capacity available for qualified accounts and able to put difficult deals together in the market.
- Work with local, regional and international brokers and intermediaries.

KEY SECTORS

- Construction
- Engineering (mechanical and electrical)
- Energy (traditional and alternative)
- Project finance deals
- All other sectors with a bond requirement (other than financial guarantees)
- Infrastructure
- Telecommunications
- Support Services
- Transportation

AIG ADVANTAGE

- Expertise to address complex transactions and put difficult deals together in the market.
- Solutions oriented – looking for ways to get things done within core client base.
- Ability to communicate and review documentation in many languages, including English, Chinese, Japanese, Spanish, Italian and French.
- Unparalleled global representation.

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OUTSTANDING PROTECTION AND VALUE FOR SMES FROM OUR **PACKAGE INSURANCE**

HEADLINES

- Multiple ways of doing business - pre-priced solutions, electronic data transmission, click and buy web sites, call center capabilities
- Outstanding protection for customer with broad coverages and support service capabilities.
- Scheme and portfolio underwriting expertise.

KEY SECTORS

- Shops, Stores, Kiosks and Retail Outlets
- Professional and Financial Offices, Bureaus
- Surgeries, small Health Centres
- Cafes, Restaurants and Hotels
- Venues, Museums, Galleries and places of interest
- Education facilities - kindergartens, small schools, small tertiary institutions
- Contractors
- Technology, Media and Entertainment
- Condominiums

AIG ADVANTAGE

- Outstanding breadth of coverage and support services to help our intermediary partners win and earn loyalty of clients.
- Delivering value to our customers, protecting their balance sheets with customer and industry segment specific packages designed around their specific insurance needs.
- We strengthen our intermediaries' programs and schemes management capabilities by working with them to build insurance packages for target business sectors.

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GLOBAL RISK SOLUTIONS: YOUR PARTNER FOR NON-TRADITIONAL SOLUTIONS TO UNIQUE RISKS



HEADLINES

- Market leader providing global fronting programs throughout the world that insure virtually all types of risk, while enabling clients to retain some or all of the risk.
- Innovative programs to transfer risks that are complex, unusual, and /or difficult to address.
- Flexibility to insure almost all lines of business.
- Technical expertise to cover risks for which there is no conventional insurance market.
- Full range of captive management services.
- Rent-A-Captives through AIG's cell captive facilities provide simple, cost-effective risk retention solutions.
- Superior servicing and claims handling, reporting, and management.

KEY SECTORS

- Large Commercial
- Financial Institutions
- Growing Middle Market Companies
- Multinational Corporations

AIG ADVANTAGE

- 50+ years of providing global captive fronting solutions leveraging AIG's network of owned operations in over 90 countries, supported as required by local insurance partners.
- 20+ years in delivering non-traditional solutions to our clients' unique risks, using innovative structured (re)insurance solutions.
- A market leader providing non-traditional insurance and reinsurance solutions.
- Unique deal team culture bringing together underwriters, actuaries, lawyers, accountants, credit officers, claims professionals and operational specialists.
- A history of partnering with clients to truly understand their business needs to provide innovative risk transfer and risk financing solutions.
- In-depth knowledge and advice on programs, coverage and regulations.
- Extensive product customization ability.
- Full access to AIG's multinational policy issuance capabilities and expertise controlling multi-currency cash flows.

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ASIA PACIFIC

AIG Asia Pacific Insurance Ltd.
AIG Building
78 Shenton Way
#07 – 16
Singapore 079120
Tel: + 65 6419 3000

EUROPE, MIDDLE EAST, AFRICA

AIG Europe Limited
150 Cheapside
London EC2V 6ET
Tel: +44 (0) 20 7651 6061
+44 (0) 20 7651 6065

AMERICAS**U.S. & Canada**

American International Group, Inc.
175 Water Street
New York, NY 10038
Tel: + 1 212 458 5000

Latin America & Caribbean

AIG
701 Brickell Ave.
Suite 2300
Miami, FL 33131
Tel: + 1 786 777 7779

www.aig.com



Bring on tomorrow

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. 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 |  YouTube: www.youtube.com/aig |  Twitter: @AIGinsurance |  LinkedIn: www.linkedin.com/company/aig

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.

AIG MULTINATIONAL SOLUTIONS, YOUR WAY



You're not just building a multinational program, you're building a global partnership with shared knowledge, collaboration and transparency.

Universal Advantages

An Unparalleled Global Network

- A global network spanning over 200 countries¹ that includes the largest owned insurance network in the property casualty industry.
- Well entrenched local operations with local employees: AIG has been in 70 percent of the countries in which we operate for more than 25 years and our companies have been licensed in nearly 30 percent of their markets for more than 50 years.

Deep Local Knowledge & Experience

- Local staff worldwide helping clients examine and navigate all issues relevant to their programs, from program design to claims handling.
- More than 90 years of experience, so we can handle whatever comes our client's way.
- Clients tap into our knowledge and experience to enhance their own risk management practices through:
 - AIG Multinational Program Design Tool
 - AIG Multinational Training Programs
 - AIG Multinational Resource Center

A Transparent, Partnership Approach

- We listen, understand each client's issues, and respond to their particular requirements and preferences.
- Tools and resources empower clients to make well informed decisions - from initial program design to everyday insurance management.
- Centrally, we partner with clients to design programs that achieve their overall objectives; locally, we work with clients to execute the program and provide customized services, day to day and beyond.

A Flexible, Far-Reaching Inventory

- Our broad breadth of products ensures clients can secure the solutions they need —from traditional property and casualty, to highly specialized offerings and captive capabilities.
- We offer flexibility others don't:
 - Providing local/global policies based on client needs/preferences.
 - Tailoring programs with everything from higher property limits, to unique terms and conditions.

A Commitment to Outstanding Service

- Excellent service -from prompt policy issuance, to timely movement of money worldwide.
- Specialized local loss control and engineering capabilities, with hundreds of engineers and consultants worldwide.
- A balance of swift local response and centralized coordination of claims through 10,000 dedicated claims professionals worldwide.

AIG Multinational training

Both on line (multi lingual – English, Chinese, Japanese) and subsequent face to face sessions, tailored around mutual multinational clients/targets.

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Web based, easily accessible tool that provides a framework for client focussed program design discussion & decision making (available in English, Chinese and Japanese).

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¹Includes both owned operations and network partners. Learn more at www.aig.com/multinationalresourcecenter

Key Sectors

- Multinationals companies in all sectors and sizes.
- Companies expanding internationally.
- Captives and risk managed programs.
- Asia Pacific based companies expanding regionally and/ or globally.
- Cross border opportunities where clients and their advisors seek to arrange and coordinate insurance in one country and have local policy issuance and service in another.



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MARKET-LEADING PRODUCTS
FROM A WORLD LEADING
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Financial Lines provides innovative management liability, cyber liability, Mergers and Acquisitions liability and specific professional indemnity protection tailored to fit the individual needs of domestic and multinational organizations. Our global capacity, expertise, and claims capabilities, coupled with our local presence, provide clients with the tools needed to mitigate the emerging board level risks faced while striving towards a successful future.

Our Advantages

Global Claims Excellence

The specialization, expertise, and relationships of our long-tenured global claims team ensure effective resolution of a claim regardless of where clients are located around the world. Through our centrally managed global claims organization, our local claims professionals are empowered to service clients' needs at the country level, providing a well coordinated claims experience.

Risk Appetite, Capacity, and Financial Strength

Our global underwriting capacity, combined with our robust appetite for risk and the financial strength to deliver on that commitment, means fewer layers, more efficiency, and customized coverage to address emerging and challenging exposures.

Proven Underwriting Expertise and Innovation

Our progressive and innovative culture continues to drive us to produce market leading, forward-looking products and services tailored to protect clients as their operations change and risks evolve.

Responsive Guidance

Our underwriting and claims teams have local presence supported by global resources. This structure allows us to be responsive and react quickly to give guidance when needed, from assessing needs through processing claims. The strong relationships we have with vendors, including forensic, legal, and communications, ensure rapid support.

Unwavering Commitment

Our commitment to clients extends far beyond the latest trends and challenges in the marketplace. We partner with clients for the long-term, no matter how challenging the environment or risk.

Key Sectors

- Management Liability
 - Directors and Officers Liability
 - Crime
 - Employment Practices Liability
 - Pension Trust Liability
 - Kidnap and Ransom
- Professional Indemnity
 - Cyber Liability
 - Architects and Engineers
 - Miscellaneous Professional Services
- Mergers and Acquisitions
- Customer Segments
 - Multinational Organizations
 - Public and Private Companies
 - Non-Profit Entities
 - Financial Institutions
 - Small business and SMEs
- All Industries



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PRIMARY AND EXCESS CASUALTY UNDERPINNED BY EXCELLENT LOSS PREVENTION AND CLAIMS HANDLING EXPERTISE



AIG is a leading primary, excess, and cat-excess insurer. We offer a range of solutions for companies of all sizes, from mid-market to large multinationals. Innovative program structures for complex risks and bespoke, sophisticated risk solutions.

Expertise - before and after a loss

Expertise

We have expertise in conventional and non-conventional structures; loss sensitive and guaranteed cost; multinational and midmarket segments. We have particular expertise in construction, energy, healthcare, financial institutions, food and beverage.

Loss Prevention

Specialists in worker safety, patient safety in healthcare, and consumer safety in products liability are available to assist you before a loss occurs.

Claims Network

Best-in-class claims network can provide access to dedicated account managers and complex claim specialists.

Construction

Construction dedicated underwriters with local expertise and authority worldwide. Seasoned claims staff with broad experience with complex and express claims as well as wrap-up programs and other construction-specific specialties.

Excess Casualty

Mitigate losses by employing AIG's robust litigation management infrastructure, including expert in-house staff counsel, leading panel counsel, and exceptional litigation strategies (testing defense tactics, guidance on venues, mock trials, and shadow juries).

Specialised Niche Products

Tailor-made coverage and wordings for niche segments such as OSCAR (Oil and Gas Services Contractors in the ASEAN region) and SCAR's (Specialty Contractors and Renovators) that comply with contractual obligations.

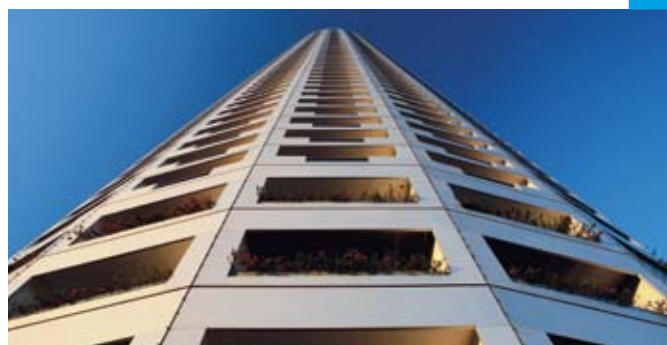
Key Sectors

- A wide and flexible industry approach where customers demonstrate a high level of risk management.
- Non-conventional placements, difficult and potentially catastrophic risks.
- Multinational risks of all shapes and sizes.
- Excess Casualty: single territory, international and umbrella.
- Energy and utilities.
- Construction and Public-Private-Partnerships.
- Employee accumulation risks, offshore and aircrew.
- Manufacturers: with specific focus on chemical, mineral, metal, electronics & machinery.
- Service industries.
- Communication, media, technology industries.
- Food and Beverage manufacturers
- Hospitality



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COMMERCIAL PROPERTY INSURANCE FOR A DIVERSE RANGE OF CLIENTS



With our depth of technical property underwriting expertise throughout the world, substantial domestic and international capacity, superb risk engineering capabilities and an unparalleled global network, we provide comprehensive solutions to meet the evolving needs of our clients.

Comprehensive Coverage and Product Breadth

Commercial Property provides coverage for specific market segments, from custom property products and services for small and medium sized enterprises to large commercial capacity that responds to the needs of global corporations.

Commercial Property offers a global portfolio of products and services for all types of businesses, as well as specialty coverages such as Inland Marine and Terrorism. Our underwriters offer deep expertise in multiple occupancies, market segments and industries. They bring extensive knowledge to each risk, tailoring coverage to meet a client's unique needs.

Clients can also access online learning tools and specific risk information, by trade and exposure type, to stay current on the risks they face and how best to mitigate their exposures.

Capacity

Commercial Property can offer up to U S\$1.5BN in per risk and significant catastrophe capacity worldwide, among the highest limits available in the marketplace today.

As a longtime leader in the property insurance marketplace, including catastrophe property protection, Commercial Property has an unmatched track record protecting the physical assets of businesses from large multinationals to single location enterprises.

Our comprehensive coverage contemplates a full range of exposures from property damage to business interruption to logistics and supply chain risks - globally. Programs are customized for each business.

Risk Engineering

Our global network of loss prevention engineers offers exceptional in-house risk engineering capabilities and undertakes full, qualified pre-quote inspections for potential clients. They are a rich source of risk management advice which they routinely share with clients and potential clients on-site.

Service and Claims

Close communication between underwriting, risk engineering and claims teams enables clients to receive a seamless response on coverage, risk analysis and settlement decisions. Clients can count on rapid and fair claims settlement through our global claims specialists. Multinational claims are handled by our local claims teams directly with our clients' overseas entities.

Multinational Capabilities

Our experienced Commercial Property team is committed to bringing our collective, worldwide knowledge to benefit each client, from distinctive management services, property loss prevention engineering and claims expertise, in every jurisdiction in which we operate.

Working together, we can help clients navigate through the complexities of multinational programs providing proper coverage, assisting with regulatory compliance, and delivering excellent service – from engineering, through underwriting, premium flows, claims, risk and captive management, and other services that support their business plans and objectives on a global basis.

Key Sectors

- Comprehensive risk management and loss prevention engineering solutions for clients across segments and occupancies
- Large Limits clients with total insurable values (TIV) over US\$750M
- Middle Market clients with TIV of US\$25 - US\$750M
- Primary / Excess and Surplus Lines (United States only)
- Coverage provided across a wide range of industry sectors including: Manufacturing, Telecommunications, Public Entities, Education, Healthcare, Real Estate, Retail, and other commercial classes.



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GLOBAL REACH, COMPETITIVE CAPACITY AND INDUSTRY EXPERTISE FOR **ENERGY AND ENGINEERED RISKS**



We are a consistent and reliable provider of stable lead capacity with engineering specialists in the field, throughout the world. We work with local, multi-country and global clients.

World class expertise worldwide - before and after a loss

Industry leading skill

We have one of the insurance industry’s largest and most experienced worldwide loss control teams focused on assessing offshore, construction, property, machinery and mechanical breakdown related exposures, including risks unique to hydrocarbon processing, power generation, chemical, pharmaceuticals and mining.

Local expertise - globally

Based locally around the world, our team speaks most local languages and is well-versed in local, national and international practices and standards. Our engineers are specialists in disciplines such as chemical, petroleum, electrical, mechanical, civil and fire protection loss control engineering services.

Loss control

Our focus is to help manage risk in order to reduce or mitigate potential loss caused by fire, explosion, windstorm, flood, earthquake, collapse as well as mechanical and electrical breakdown exposures. We work with our customers, brokers and agents to provide best in class, cost effective advice to improve upon existing management programs.

Claims strength

Our claims specialists have extensive experience handling energy and energy related property claims and we ensure that losses are adjusted as quickly as possible. The process is eased for our clients every step of the way, from online claim reporting to ongoing communications on the status of claims.

Our customer service claims professionals provide 24-hour response claim acknowledgement to ensure clients’ peace of mind. Catastrophe response teams are deployed quickly; we have the ability to mobilize large numbers of claims technicians and experts to respond to a catastrophe.

Key Sectors

- Oil and Petrochemicals (mid and downstream)
- Power Generation and Utilities
- Chemicals
- Mining and Related Industries
- Oil Rig (upstream exploration and production)
- Construction



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GLOBAL SOLUTIONS FOR THE **CONSTRUCTION** INDUSTRY



With over 50 years' experience insuring construction projects around the globe, **AIG** has unrivaled expertise, coverage and capacity to support your needs.

Universal Advantages

Contractors' All Risk / Erection All Risk (CAR/EAR)

Capacity: \$225M of Probable Maximum Loss

First party commercial property coverage that can be tailored with other specialty coverages, including natural catastrophe, builder's risk, testing and commissioning, and delay in start-up (DSU), including soft costs, debt service and advance loss of profits/rents. Blended construction and operational programs available.

Project Cargo

Capacity: \$100M

Coverage for loss or damage of goods in transit and resulting delays in start-up.

Terrorism

Capacity: \$250M

Standalone property coverage for losses to physical assets arising from terrorist acts around the world. International difference in conditions (DIC) coverage to expand local compulsory schemes or local elective schemes and debris removal included.

Primary Casualty

Capacity: \$100M

Commercial general liability and third party liability coverage available in a variety of flexible program structures for projects up to 10 years using broad market or manuscript policy wordings. Coverage available for worldwide jurisdiction, difference in conditions/difference in limits (DIC/DIL), completed operations and damage to existing property. Embedded crisis management coverage of up to \$250,000 of additional, first dollar policy limits included.

Professional Indemnity

Capacity: \$15M

Annual and single project professional indemnity coverage for architects and engineers that can include annual placements; work undertaken on a project basis; for the duration of a project and a specified extended reporting period. Coverage may include wrongful acts committed anywhere in the world.

Environmental / Contractor's Pollution Liability (CPL)

Capacity: \$50M

Coverage for third-party claims for bodily injury, property damage or environmental damage resulting from pollution conditions caused by covered operations. Discovery-triggered coverage for emergency response costs for cleanup of sudden and accidental pollution conditions, as well as gradual conditions resulting from covered operations, including completed operations.

Surety

Capacity: \$150M

Contract bonds for bids, performance, labor and material payment, supply, or advancement payment designed for contractor-controlled construction projects. Commercial bonds for a variety of other cases, such as license and permit, court and miscellaneous obligations also available. Surety bonds as an alternative to bank guarantees or letters of credit, commonly used outside of North America, available from locally licensed carriers in international locations on an admitted basis.

Fidelity and Crime

Capacity: \$30M

Coverage for acts of fraud or dishonesty by a wide range of workers on a global basis, including forgery, theft, computer fraud, compliance breach and supplier or procurement fraud. Care, custody and control coverage and investigative specialist fees may also be included.

Kidnap and Ransom

Capacity: \$50M

Coverage for kidnap for ransom, extortion and wrongful detention available on an annual or project basis. Annual policies provide coverage for the insured's traveling employees and their families. Project policies provide coverage for all contractors under an umbrella when there is an insurable interest under a contract.

Political Risk

Capacity: \$120M

Coverage for owners and contractors tailored for losses arising from various political perils, including confiscation; expropriation and nationalization; currency inconvertibility; political violence, including terrorism and war; sovereign payment default and wrongful calling of on-demand contract guarantees or bonds.

Construction Personal Accident

Coverage for accidental death, sickness, medical reimbursement and medical evacuation of construction personnel whilst working abroad. 24-hour coverage inclusive of job incurred accidents.



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A LEADING GLOBAL MARINE INSURER



We have been underwriting marine risks for over 90 years. We combine our local underwriting, claims and marine loss control engineering expertise with the quality and responsiveness of our global network which spans over 90 countries, to provide flexible tailored marine solutions to our clients.

Marine Cargo

Our cargo insurance programs are designed to provide comprehensive coverage for goods in transit for manufacturers, importers and exporters, commodity traders, logistics companies and more. We can also provide numerous extensions to coverage such as pure domestic transit movements, warehouse, storage, exhibition, processing or consolidation risks.

Marine Liability

We offer a wide range of marine liability insurance products to meet the needs of transportation companies, stevedores, wharfingers, terminal operators and port authorities, shipyards and ship repair operations, bunkermen, vessel charterers, pilots and marine contractors in nearly every jurisdiction around the globe.

Inland Marine

Our Inland Marine team provides comprehensive protection for assets that are moveable or mobile in nature, in transit or in storage, where specialization is needed or unique exposures exist.

Marine Claims

Global Marine's Claims network offers clients the best of both worlds. Our policyholders' customers can resolve claims in their own country, language and currency, while the original insured can liaise with regional management to address concerns or requirements. Our claims handlers' knowledge of international marine insurance law and conventions and local regulations enable us to resolve claims quickly and maximize recoveries, delivering tremendous benefit to our policyholders.

Comprehensive Recovery Support

Marine recoveries are central to our approach to claims. Local and regional recovery specialists focus on achieving maximum recovery on every claim. Such efforts help insureds maintain favorable loss experience and keep premiums down.

Marine Loss Control Engineering (MLCE)

Global Marine has experienced loss control professionals spanning all time zones to help policyholders reduce trade and transportation risks and minimize costly delays. Our comprehensive loss control services are based on three core principles:

- Proactive loss prevention – Helping clients avoid losses by analyzing potential exposures and minimizing them
- Reactive loss control – Helping clients prevent future losses by analyzing historical loss frequency and severity trends and acting to address vulnerabilities
- Communication – Maintaining open communication between policyholders and loss control professionals to enhance loss prevention efforts

Policyholders can also take advantage of the expertise of our independent surveyors and loss control experts who specialize in infrastructure projects, cargo, towing, heavy-lift, logistics and warehousing.

Key Sectors

Marine Cargo

- Exporters and Importers
- Heavy Engineering (Project Cargoes)
- Freight forwarders
- Logistics Service 3PL

Marine Liability

- Stevedores
- Wharfingers
- Terminal Operators
- Ship Repairers
- Charterers
- Marine Contractors

Inland Marine

- Truckers, warehousemen, and warehouses
- Logistics support providers, shipyards, ports and terminal operations
- Utility, excavation, street and road and marine contractors

- Electronic devices, specialty equipment and miscellaneous property
- Contractors, Construction companies and installation companies



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GLOBAL CAPACITY FROM AN **AEROSPACE** MARKET LEADER



Industry expertise

For over 65 years, we have been dedicated to addressing the insurance and risk management needs of the aerospace industry.

Our deep understanding of all segments of aviation-related insurance dynamics makes us an extremely valuable long-term, strategic partner.

Our technical expertise, safety and loss control services, global claims expertise and extensive handling of major losses enables us to be a leading market provider of aviation insurance solutions.

We have the Global capacity and network to address virtually any aviation related risk

Products and Services

- **Airlines:** With tailored coverage available for all segments of the airline industry including domestic airlines, regional airlines, charter airlines, cargo airlines, low cost carriers, public entities and start-up airlines, AIG is well positioned to adequately protect a company's assets and support its position as a market leading airline.
- **Aerospace Products Liability:** AIG's dedicated products liability underwriting and claims teams understand the needs, technical aspects and risks to which the customers in this segment are exposed to. They have the ability to underwrite exposures ranging from parts distributors to major aircraft manufacturers, helping insureds to safeguard not only their financial stability but also their reputation when claims occur.

- **Airports, Ground Handlers and Service Providers Liability:** AIG offers products and services tailored to cover the potential liabilities arising from the operation of an airport, private strip, or heliport, whether owned or operated, as well as the risk from ground handlers and service providers.

We can further customize these programs to suit the needs of each insured with program enhancements which include Foreign Voluntary Compensation, Excess Repatriation, Stop Gap, Waiver of Subrogation, Voluntary Compensation coverage and Federal coverages including USL&H and Maritime. Additionally, we have a dedicated division that specializes in writing Fixed Base Operators, Agricultural Sprayers and Industrial Aid Accounts. With office locations all over the world, we are where you are.

- **General Aviation:** We provide cost-efficient, innovative programs and coverages to service the needs of commercial and corporate aviation operations, municipalities, non-owned aircraft and light aviation risks, including individual aircraft owners and operators, certain classes of commercial business and non-air-carrier served airports and aerial applicators. Our comprehensive aircraft policies, along with our expertise, creativity and capacity enable us to address virtually any aviation-related risk.
- **Space:** Underwriting space business is a challenging endeavour. Our strong technical expertise comes from our understanding of the technical side of the manufacturing process and that enables us to deliver in this highly technical specialist class. AIG leads the market with our liability coverage, and we are one of few insurers in the market who are able to offer launch +3 year and launch +5 year policies, up to two years prior to launch. Our coverage is individually designed for each satellite. Coverage features include:

- Launch vehicle and spacecraft transit and pre-launch
- Launch vehicle flight
- Launch, spacecraft commissioning and in-orbit
- Liability – pre-launch, launch and in-orbit third party liability

Aerospace Claims

Our claims team has a global network, servicing customers around the world. We believe that the key to successful claims handling involves the interaction of all parties. We work very closely with our appointed experts enabling us to deliver a more cost-effective service. Our claims professionals are trained to quickly and efficiently focus on providing the most comprehensive solutions possible.

Aerospace Safety and Loss Control

Our services are supported by industry-leading safety and loss control methods that range from detailed risk assessments and manual document reviews to safety program management consulting and training. Drawing on our extensive experience in the aerospace industry, we work with customers to provide the best services for their type of operation.

Key Sectors

- Aerospace product manufacturers, distributors, and maintenance repair and overhaul (MRO) operations
- Aerial Applications
- Airlines
- Airports
- Business Aircraft and Corporate Fleets
- Charter / Commercial
- Fixed Base Operators
- Helicopters
- Heliports
- Modification and Repair Facilities
- Personal Pleasure Aircraft
- Space



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SOLUTIONS FROM AN AWARD-WINNING ENVIRONMENTAL LIABILITY INSURER



Environmental liabilities present a growing risk to businesses as heightened levels of public awareness and evolving environmental regulations have made operators increasingly more responsible for environmental damage. AIG has the largest environmental underwriting team, and has been building innovative environmental insurance programs for over 30 years.

Products and Service Innovation

Pollution Legal Liability Product Group; PLL Select, EnviroPro, PLL Commercial

Offers environmental coverage to site owners or operators that address on- and off-site clean-up costs, bodily injury and property damage liability coverage, transportation and disposal liabilities and business interruption due to pollution conditions. Our policies offer a solution to regulatory obligations, contract requirements, lender requirements, landlord requirements, shareholders needs, and the objectives of the Board of Directors

Contractors Pollution Liability

Protects contractors against third-party claims for bodily injury, property damage or environmental damage resulting from pollution conditions caused by covered operations. Is available on either a claims-made or occurrence basis.

Contractors Operations & Professional Services

Addresses the needs of full service environmental firms who perform field operations as well as professional services. The COPS program combines elements of CPL and E&O under one form. The CPL coverage part is available on either a claims-made or occurrence basis.

Key Sectors

Our flexibility means we can accommodate most sectors worldwide, particularly:

- Manufacturing.
- Healthcare.
- Hospitality.
- Transportation and Logistics.
- Waste Management.
- Real Estate.
- Energy.
- Mergers & Acquisitions.



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EXCELLENCE AND INNOVATION IN TRADE CREDIT INSURANCE



We are an award-winning trade credit insurer. For over 35 years, we have been underwriting trade credit risks and helping companies increase their sales and manage their working capital. In that time, have paid US\$1BN in claims. Our experienced local underwriting teams and policy servicing capabilities provides clients with flexible program structures to allow a high level of autonomy when granting credit to customers to protect them against accounts receivable losses.

Trade Credit Insurance

Trade credit insurance provides sellers with the accounts receivable protection needed to safeguard themselves against a customer default due to financial or political events. Our solutions range from policies that insure all or part of a seller's account receivables book to a host of industry leading online tools that allow sellers to manage and set customer credit limits using live sales ledger data. As our partner, sellers have the reassurance to offer more competitive terms of sale without significantly increasing their credit risk – seeking new sales opportunities with confidence.

Our products include:

- **Domestic and Export Credit Insurance (DECI)**
Domestic, foreign or global accounts receivable protection is provided for any loss arising from buyer payment default due to insolvency, protracted default or the failure of the exchange authority in the buyer's country to transfer foreign currency.
- **Trade Credit Multinational Programs**
Global accounts receivable insurance with local policy issuance for foreign subsidiaries wrapped by a Controlled Master Program (CMP) provides integrated coverage for insolvency, protracted default and currency transfer risk on your global accounts receivable asset.

- **Top Accounts or Single Buyer Coverage**

Accounts receivable coverage for your top/key customer(s) domestically or globally, whether for the company as a whole or for a subsidiary/division, can be provided under our DECI policy form.

- **Bank and Financial Institutions Products**

A full menu of trade credit insurance options is available for financial institutions engaged in the non-recourse financing of domestic and/or foreign trade receivables.

Product Innovation

Our non-cancellable limits have enabled us to grow as clients have become disaffected with insurers who "cut and ran" in the recent global financial crisis. Many competitors find it difficult to replicate this product as they underwrite the end buyer rather than the client. We work on the principle of partnership and our highly professional and experienced team, tailor solutions to meet the exact needs of our clients.

Global Limits Manager

A web-based credit management tool that sets, manages, and monitors customer credit limits and eases policy administration using live sales ledger data is a valuable innovation. Supplemented where necessary with status agency data it gives powerful insights into a policyholder's receivables risk portfolio.

Trade Finance

Trade Finance harnesses the rating strength of a major insurer to deliver capital efficient Basel III solutions for banks, providing better access to finance for corporations unlocking the strength of their trade receivables. It can increase the level of funding available to clients at potentially lower all-in funding costs. It can also be used to help protect clients' balance sheets against catastrophe risk as well as improve credit management and treasury functions.

Key Sectors

- Leaders in their field, across multiple industries who have a professional approach to credit risk management.
- Typically look at accounts with US \$50M to \$2BN in annual sales.
- Businesses with an international footprint.



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POLITICAL RISK INSURANCE: FLEXIBILITY, STABILITY AND EXPERIENCE ON YOUR SIDE



For over 35 years, we have been helping investors, financial institutions and corporate clients protect their overseas interests against a wide range of political perils. Whether your client’s property, income or assets are exposed to potential loss from unpredictable foreign government action, political uprising, currency inconvertibility and non-transfer, or sovereign payment default, you need a strong partner on the ground to protect them. AIG is that partner.

Flexible cover for unique exposures

Capital Markets & Financial Institutions

Capital Markets Investors and Financial Institutions seeking higher margins from emerging market lending face significant levels of country risk. Although a borrower may be financially sound, specific political perils may interfere with a borrower’s operations causing the borrower to default on payment obligations to lenders. AIG structures policies to protect lenders against payment defaults caused by political risks such as expropriation, political violence and currency inconvertibility and non-transfer events. Where the borrower is a government entity, AIG’s policies protect the client against losses due to commercial as well as political risks.

Multinational Corporations

Changes in government policy or political violence can place a company’s overseas assets at risk. If local economic priorities shift, a company may find it difficult to repatriate profits, intra-company fees or dividends, since this typically requires the approval of the local country’s central bank. With AIG’s political risk insurance, investors can realize the full potential of their foreign investments while mitigating their exposure to these often unforeseen and potentially catastrophic political events.

Projects - Multinationals

Multinationals engaged in long-term projects (e.g. infrastructure, mining, oil and gas, telecommunications) can face a variety of political perils, especially when located in high-risk countries. We have the underwriting expertise and capacity to meet the growing demand for Political Risk Insurance to protect the completion of large project-related transactions.

Contractors

The specialized mobile assets and equipment required by contractors working on project locations overseas present exposure. Local governments may seize a contractor’s assets,

assets can be damaged by political violence, or equipment may be left behind if a contractor is forced to evacuate a country in turmoil. Contractors also face the risk of non-payment on contracts with foreign counterparties and wrongful calling of guarantees. AIG political risk insurance protects clients against political perils that could adversely affect their profitability.

Importers & Exporters

Doing business with customers and governments overseas exposes a client to numerous potential risks, including the inability of the customer to convert and transfer currency in order to pay for goods or services. The performance of private in-country counterparties can also be impacted by unforeseen political perils, such as confiscation, political violence or license cancellation or government counterparties may be unwilling or unable to honor their obligations to pay or deliver pursuant to contracts with the customer. AIG political risk insurance protects against losses resulting from these risks.

Non-Payment Insurance for Project Finance Lenders

Project finance is a method of financing in which lenders look to a project company’s cash flow as a source of repayment rather than to the project sponsor’s balance sheet. Lenders who participate in project finance lending in any sector, for example, mining, transportation, telecommunications or energy, are rewarded with high margins on their loans if the project performs as anticipated and cash flows are sufficient to meet debt payment obligations. On the other hand, when a project underperforms, cash flows may fall short and lenders are at risk of loss. AIG can now offer its clients comprehensive protection against default on project finance loans - whether a project company’s inability to repay debt is caused by a commercial event or a political risk event, our policy will respond.

Key Sectors

- Manufacturing - heavy industry, chemicals, food and beverage and others.
- Mining.
- Defense.
- Construction.
- Oil and Gas.
- Telecommunications.
- Agricultural Production.
- Wholesale/Retail.



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A LEADING INSURER IN INTERNATIONAL SURETY



Surety Bonds provide protection to public and private sector clients against the inability of contractors and service providers to fulfil contractual obligations, usually as the result of financial failure or technical problems. At AIG we work with those contractors and service providers to mitigate these risks and concerns and guarantee performance. Whether you are looking for a surety bond for a traditional construction project, or pursuing an alternative to a Bank Letter of Credit, AIG can customize a solution precisely for our clients. A surety leader for more than 70 years, we have the underwriting expertise, capacity, and global reach to address your most challenging surety obligations around the world.

Benefits of Surety

Surety Bonds

Surety Bonds are a viable alternative to bank bonds or letters of credit. They improve the contractor's liquidity by freeing up bank lines for working capital needs and possible acquisition financing.

New Opportunities

Surety Bonds open up job tender opportunities, supporting order book grants and cash-flow. The employer's risk of a contractor's default can be transferred to a surety.

Worldwide Support

We provide worldwide support through the AIG global network – with Surety centers of excellence in London, New York, Toronto, São Paulo, Hong Kong, Shanghai, Sydney and Singapore.

Product Offerings

We handle traditional and non-traditional surety with equal ease – and customize a wide variety of products to meet the diverse needs of clients. Our offerings include:

- Contract Bonds Bid Bonds Performance/ Labor & Material Payment Bonds Supply Bonds Advance Payments
- Alternative to Bank Performance Letter of Credit
- Commercial Bonds Court/Judicial Bonds (e.g., Appeal Bonds) License & Permit Bonds

Key Sectors

- Investment grade, blue-chip companies and industry leaders with a regular bonding requirement of not less than US\$25M, turnover in excess of US\$500M, well capitalized balance sheets and a tangible net worth of not less than US\$50M.
- AIG will also work with banks looking to re-allocate and share risk.
- Market sectors: construction, infrastructure, support services, transport, telecoms and renewable energy risks.
- Multinational companies.



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OUTSTANDING PROTECTION AND VALUE FOR SMES FROM OUR **PACKAGE INSURANCE**



Our package products are designed for small businesses, and provide extensive coverages and services. In addition to the various property, business interruption, and liability insurance covers expected in a traditional package policy, we also offer a broad range of complementary AIG products for industry-specific solutions.

Outstanding protection

Preventing Loss

SME Package has a range of products and services, not only to protect businesses after they have had a loss, but also to help minimize the chances of having a loss in the first place.

Sophistication with simplicity

AIG believes that it is important for intermediaries and customers alike to have a simple, easy experience of doing business with us. With the continuing roll-out and ongoing development of our technology capability, we can deliver a faster, more convenient service. We can readily partner with brokers or agents; offer white label solutions; or work through third parties such as a bank or industry sponsor.

AIG's global strength, packaged

By packaging our unparalleled breadth of product capability into a single policy, scheme or program we can deliver AIG's product strength to the SME market in a convenient and speedy manner. This allows us to offer SME customers our renowned claims service in an affordable, fast-track and easy-to-follow process, often customized to the needs of their particular industries and business communities.

Growth powered by data and analytics

We are investing in robust and powerful database analytics to support our growth strategy which will help us with product design and development, will help distribution partners with higher client retention rates and targeting, and will help our customers with more attractive, customized policies that better meet their needs.

Key Sectors

We underwrite individual risks, portfolios and schemes for a wide range of small businesses with sales or insurable asset values of up to Euro/USD \$10M. Examples of target sectors include the following:

- Shops, stores, kiosks and retail outlets
- Professional and financial offices, bureaus
- Surgeries, small health centres
- Cafes, restaurants and hotels
- Venues, museums, galleries and places of interest
- Education facilities - kindergartens, small schools, small tertiary institutions
- Contractors
- Technology, media and entertainment
- Condominiums



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GLOBAL RISK SOLUTIONS: YOUR GLOBAL PARTNER FOR NON-TRADITIONAL SOLUTIONS TO UNIQUE RISKS



Global Risk Solutions (GRS) develops innovative, customized solutions to unique risks that are either not addressed or addressed inefficiently by traditional insurance or financial markets. We specialize in programs involving significant client retention (i.e. Global Fronting and Captive Management Services), risk transfer programs for difficult-to-address risks (i.e. Alternative Solutions), breakthrough product innovation and assumed reinsurance.

Global Fronting Programs

Efficient utilization of capital is critical to the strength and growth of a company. Traditional insurance programs may not adequately address these exposures or be the most efficient use of capital. Our Global Fronting Programs may provide a better solution by helping clients retain risk through a captive, rent-a-captive or other protected cell structure, fully funded structure or indemnity program. Our services include: policy issuance, claims administration, claims reporting, premium management and reporting, and administration of insurance premium taxes. Around the globe, we deliver a coordinated international team-based approach with consistently high quality service backed by our extensive global network, in-depth experience and our local expertise. Global Fronting may provide a better solution for companies that are:

- Seeking an insurance program that allows them to retain significant elements of risk in order to benefit from positive loss experience
- Experiencing an above average risk profile that is not properly reflected in the market prices for traditional insurance
- Pursuing more efficient access to the reinsurance markets
- Looking to expand the use of an existing captive, rent-a-captive, or other protected cell structure to insure all or part of a risk
- Requiring evidence of insurance for regulatory, disclosure, marketing, trading, or counterparty needs
- Facing a specific problem for which there is no clear risk transfer solution
- Seeking greater certainty and flexibility on coverage and premium through varying market cycles

Captive Management Services

GRS provides captive advisory and management services to clients. We provide a complete range of services regarding the feasibility, structuring, formation, and management of captives with an in-depth understanding of each domicile's regulatory requirements and local business practices. Our global product portfolio ranges from single parent insurance and reinsurance captives, associations, risk retention and group captives to traditional 'rent-a-captives', protected cell companies and segregated account structures. Clients without a captive can experience many of its benefits with a captive arrangement through participation in AIG's own captive cell facilities in Vermont and Bermuda.

Alternative Solutions

Sometimes companies face complex or unusual risks that are difficult to address in the conventional insurance and financial markets. GRS' Alternative Solutions are specifically designed to address these challenging risks through:

- Blended Structure: A single policy combines client funding of expected losses and the utilization of risk transfer above the funded layer.
- Customized Risk Transfer: Primary or excess risk transfer insurance policies are tailored to provide solutions for complex, unusual, or difficult to insure risks not currently addressed in the traditional insurance or financial markets.
- Buyout: Customized programs are designed to offset liabilities resulting from traditional insurance risks or unusual exposures.

Alternative Solutions can help companies that are:

- Requiring evidence of insurance for regulatory, disclosure, marketing, trading, or counterparty needs
- Facing a specific problem for which there is no clear risk transfer solution
- Encountering a situation where current market conditions or shifting underwriting capacity are limiting availability of risk transfer
- Planning a merger, acquisition, or divestiture in which difficult risks are impeding the transaction
- Confronting significantly increased retentions or premiums
- Experiencing restricted coverage due to adverse industry claim trends
- Challenged with high attachment points due to poor loss experience or market conditions

Breakthrough Product Innovation

GRS designs and launches new products and services not currently available in the insurance or financial markets.

Assumed Reinsurance

AIG Re writes third party assumed treaty reinsurance on a worldwide basis. Its seasoned team of industry professionals offers pro rata and excess of loss treaty reinsurance concentrating in structured (property and casualty, commercial and personal lines), specialty (agriculture, marine and title), and traditional (property catastrophe and property catastrophe retro).

Key Sectors

- Large Commercial
- Financial Institutions
- Growing Middle Market Companies
- Multinational Corporations



Bring on tomorrow



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Claims Services



Exceptional Service

Whether your claim is straightforward or complex, we provide claim services that meet your needs

–whenever and wherever a loss occurs.

Voice of AIG Customers...

“AIG has a good track record for paying claims”

“When my client made a claim, the adjuster came to the site immediately, the request was processed and the cheque was released at once”

“My clients are happy with the way that AIG handles their claims”

“Claims service is exceptional”

About AIG Claims Organisation

Unrivalled Capacity

AIG paid over US\$24 billion in claims in 2012

Unparalleled Customer Service

AIG handled approximately 4.7million claims globally in 2012

Experience and Expertise

AIG has a global claims team of nearly 11,000 claims professionals

Expansive Reach

AIG has a worldwide network of over 300 claims offices
Each business day, AIG pay on average USD\$115 million in claims.

Keeping Our Promise...

Feature	What It Means	Why It Matters
Accessible claim professionals	Claim professionals are approachable, responsive and empowered to handle your claims.	You deal with the decision maker who will communicate with you throughout the life-cycle of the claim.
Knowledgeable claims professionals	Claims professionals are trained to be technical specialists and provide innovative solutions to your problems.	Experienced, long-standing claims professionals guide and support you.
Panel experts	We have a panel of expert advisers to assist when circumstances demand a higher degree of specialisation.	Expert advisers partner with our claims professionals to ensure an efficient and effective working relationship.
Fast and efficient settlement	A “fast track” process for less complicated claims. A “proactive” approach for complex claims.	You receive claim payments quickly and without fuss – whatever the size of the loss.
A worldwide network	300+ claim offices worldwide. We handle claims locally, with the support of a global network.	Claims professionals understand your market, local legislation, compliance and cultures.
Forward thinking	We use our expertise to assist with our product development.	Where we can, we try to identify emerging trends so that you get the best coverage.
Value-add	Claims Relationship Management – a dedicated relationship manager who will work to understand your claim needs.	We deliver the service that you expect and rely upon.
Feedback procedure	We commit to dealing with your enquiries promptly and we use feedback to improve our claims services.	We listen to you so you receive the highest standard of claims your services.

Next Steps

To enjoy the benefits of this service or to find out more, contact: carmsea@aig.com



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