



MULTINATIONAL

Offering

- Appetite, limits of liability as well as policy terms and conditions for Multinational risks align with those of each individual line of business and country capacity across the global network
- Fronting and captive management solutions are tailored to clients' needs and AIG Multinational can offer a range of structures that best meets these needs



Industry Focus



- Broad, flexible risk appetite to underwrite/place most commercial and consumer lines of business
- Major clients with complex exposures as well as corporate clients expanding into multinational operations
- Growth targets aligned with those in General Insurance and Life & Retirement

Risk Appetite

- Industry appetite aligns to product
- AIG's appetite for global captive and fronting solutions not defined by industry, but attractiveness of the fees vs. risk, along with costs of credit, capital and administration
- Opportunity evaluated on its standalone merits. Generally, an ideal client profile is:
 - Single-parent captive structure
 - Counterparty credit rating of single B or higher
 - Fees of \$100K or higher
 - Premiums of \$1M or higher
 - Potential for multiline fronting
 - Supports AIG's risk transfer underwriting appetite
 - This profile tends to include clients in the energy, mining, manufacturing, healthcare, programs and construction/engineering sectors

AIG Market Differentiators



Global Footprint

- Delivering world-class multinational expertise, solutions and service to clients in a globally consistent and seamless fashion through one of the largest global networks in the industry, spanning 215+ countries and jurisdictions



Expertise

- 450+ dedicated MN service professionals, 50+ dedicated fronting and captive management specialists and more than 6,000 claims staff supporting clients around the world



Multinational Client Briefs

- Bespoke client reports with insight into what is needed to place risks across our network, including individual country information, program structure rationale, action checklist, timeline and claims process overview
- Client Briefs can be downloaded and shared with brokers/clients to support discussion around risk placement and multinational program structure

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 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. 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) www.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 brochure. 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. © American International Group, Inc. All rights reserved.