



NEW ZEALAND 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.

COLLABORATION

At AIG we believe in building solid partnerships and delivering world class insurance solutions, giving you the confidence to grow your business from strength to strength.





CLAIMS SERVICES

KEEPING OUR PROMISE

COMMITMENT

Paramount to the insurance purchasing decision is our commitment to deliver a prompt, skilful and knowledgeable claims service that meets our clients' unique needs—whenever and wherever a loss occurs.

EXCEPTIONAL SERVICE

Exceptional claims service doesn't happen by accident. It takes years of experience and organisation-wide dedication to build a customer-focused global claims network, committed to service excellence.

Whether a claim is straight forward or complex, we provide expert claims service that meets the individual needs of our customers.

EXPERIENCED TEAM

AIG handles over 150,000 claims a year across Australasia. Our local claims teams are backed by a worldwide network of 11,000 claims professionals that understand your local market, legislation, compliance and cultural differences, and who are dedicated to providing excellent service.

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COMMERCIAL PROPERTY INSURANCE FOR A DIVERSE RANGE OF CLIENTS

HEADLINES

- Market leading capacity with access to US\$2.5BN for well-protected, well-managed risks.
- Comprehensive property insurance, risk management, and loss prevention engineering.
- Flexible AIG risk management support provided on a global basis.
- Full-service solutions for clients across segments and occupancies with a total insured value greater than US\$10M.
- Consistency across global product and service capabilities.

KEY SECTORS

Coverage provided across wide range of industry sectors including:

- Manufacturing
- Technology and communications
- Public entities
- Education
- Medical and health
- Real estate
- Retail

AIG ADVANTAGE

- Ability to support 100% of clients' property insurance needs.
- Direct access to experienced underwriting decision makers with local authority.
- Highly specialised worldwide risk engineering capabilities – helps clients identify and reduce their exposure to loss.
- A true business continuity partner - provides outstanding worldwide catastrophe claims expertise that clients can count on when disaster strikes.
- Insure some of the world's largest and most complex organisations.
- 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\$ 1.25BN for onshore operational property risks.
- Available limits of US\$250M capacity for oil rig (upstream E&P).
- US\$350M Probable Maximum Loss (PML) capacity available for construction risks.
- Significant catastrophe capacity available worldwide.
- Experienced team of global and local underwriters.
- Broad underwriting appetite.
- Highly specialised 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 clients' needs.
- Experienced claims team able to expedite major energy losses.

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KEY LINES OF BUSINESS:

ENERGY & ENGINEERED RISK

WORLD-CLASS EXPERTISE IN CONSTRUCTION INSURANCE

HEADLINES

- US\$350M Probable Maximum Loss (PML) capacity available for construction risks.
- Significant catastrophe capacity available worldwide.
- Experienced team of global and local underwriters.
- Highly specialised loss control engineering services.

KEY SECTORS

Erection All Risks (EAR)

- Light and heavy industries, including power generation and utilities, oil, gas & petrochemicals, chemicals and pharmaceuticals, manufacturing and process industries and mining (processing).

Construction All Risks (CAR)

- Building construction of all kinds, including residential, commercial, government and industrial.
- Civil works & infrastructure projects including roadways, railways, bridges, dams, canal, tunnels, water and water distribution, power transmission and distribution, telecommunication networks, pipelines and storage tanks and mining.

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 clients' needs.
- World-class technical expertise with local industry knowledge
- Ability to provide project specific professional indemnity and general liability insurance on a multi-year basis.

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KEY LINES OF BUSINESS:

CONSTRUCTION

OUTSTANDING PROTECTION AND VALUE FOR SMES FROM OUR PACKAGE INSURANCE

HEADLINES

- Outstanding protection for customers with broad coverages and support service capabilities.
- Multi-line insurance solutions for businesses with sales or insurable asset values of NZ\$10M or less.

KEY SECTORS

- Shops, stores, kiosks and retail outlets
- Professional and financial offices, bureaus
- Surgeries, small health centres
- Cafes, restaurants, and hotels
- Technology, media, and entertainment
- Engineers

AIG ADVANTAGE

- Outstanding breadth of coverage and support services.
- Delivering value to our customers and protecting their balance sheets with customer specific packages designed around their insurance needs.
- Comprehensive industry specific insurance solutions.

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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 Cyber insurance partner for more than 20 million individuals and some of the largest global companies.
- First D&O insurer in the market to offer lifetime D&O protection.
- Highly experienced and innovative underwriting and claims teams.
- Flexible, coordinated underwriting approach that adapts with clients as they grow, realise future opportunities and gain revenue, exposure, or complexity.

KEY SECTORS

Our broad appetite encompasses most industries within the following sectors:

- Financial institutions
- Multinational organisations
- Public and private companies
- Non-profit entities
- Lawyers and accountants
- Architects and engineers
- Miscellaneous professional services

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AIG ADVANTAGE

- A long-tenured global claims team with the specialisation, 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.
- Advisen Cyber Awards Winner for the Best Cyber Insurer and the Best Service Vendor of 2015.

CASUALTY INSURANCE SOLUTIONS UNDERPINNED BY UNDERWRITING EXCELLENCE AND CLAIMS HANDLING EXPERTISE

HEADLINES

- Experienced local underwriting team with specialist industry focused underwriters and access to specialised, best-in-class Crisis Management Consultants.
- Broad General & Products Liability wordings, with world-wide jurisdiction and the ability to customise to our client needs.
- Significant capacity of up to US\$100M for General & Products Liability.
- Market leader in Product Contamination and Recall Insurance.

KEY SECTORS

- Multinational risks of all shapes and sizes
- Energy and utilities
- Construction
- Manufacturers such as chemicals, minerals, metals, electronics, and machinery
- Hospitality
- Food and beverage manufacturers
- Service industry
- Financial institutions

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AIG ADVANTAGE

- Strong appetite for medium and large clients.
- Dedicated claims specialists for large, complex and express claims delivering the right claims experts, giving your clients the best claims service as quickly as possible.
- Expert and responsive partner for difficult, challenging and unusual risks with strong underwriting focus and loss control capabilities.
- NOVI an online tool to evaluate financial loss arising from a product recall caused by an accidental contamination: www.aig.co.nz/novi

CORPORATE TRAVEL & PERSONAL ACCIDENT INSURANCE SOLUTIONS

HEADLINES

- **Corporate Travel Insurance:** Experienced local underwriting team offering clear, easy-to-understand policies with a range of coverage options, from a short business trip to longer expatriate assignments.
- **Personal Accident Insurance:** Group injury and sickness insurance products specifically designed to reduce financial losses resulting from an employee suffering from a serious accident, injury, or illness.

KEY SECTORS

- Small to large businesses in all industries
- Growing middle-market companies
- Multinational corporations

AIG ADVANTAGE

- Simplified underwriting processes based on our clients' unique occupational duties, providing competitive options to best suit their needs.
- Experienced claims team providing personal attention and fast and efficient claim settlements.
- Access to AIG's world-leading travel insurance assistance company, Travel Guard, providing emergency medical assistance for business travellers 24 hours a day - even if a claim is not being made.

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A LEADING GLOBAL **MARINE** INSURER

HEADLINES

- One of the world's leading providers of marine insurance for over 90 years.
- Offering a full-range of comprehensive world-wide marine products including: Marine Cargo, Marine Liability, and Inland Marine.
- Marine offices in more than 50 countries.
- Ability to transact business in 90+ countries.

KEY SECTORS

- Importers
- Exporters
- Manufacturers and businesses with 'Stock Throughput' requirements
- Recreational Marine, Vessel Owners/Operators
- Inland Marine catering for risks such as Contractors Equipment, Portable Machinery and Equipment, Miscellaneous Property Floaters and Bailees (Warehouse Keepers) Legal
- Marine Operations such as Terminal/Port Operators and Harbourmasters
- Logistics providers, Carriers and Freight Forwarders

AIG ADVANTAGE

- Underwriting, claims, and recovery services provided by marine specialists globally.
- Flexible programmes, 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.
- One of the largest insurance loss control networks in the world.
- Worldwide claims handling expertise.

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SOLUTIONS FROM AN AWARD-WINNING ENVIRONMENTAL LIABILITY INSURER

HEADLINES

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

KEY SECTORS

- Manufacturing
- Healthcare
- Hospitality
- Transportation and logistics
- Waste management
- Real estate
- Energy
- Mergers & acquisitions

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AIG ADVANTAGE

- Support and guidance from the largest, most experienced underwriting and claims handling organisation in the industry backed by more than three decades of experience underwriting environmental risks.
- Extensive international footprint to service fully compliant multinational programmes, with 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.

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 US\$1BN any one occurrence (Liability); up to US\$100M 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, across all classes of business, in the aerospace industry.
- Unmanned Aerial Vehicles (UAVs) Liability and UAV unit cover.

KEY SECTORS

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

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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 with first class dedicated servicing capabilities.
- World-wide claims handling expertise.

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.
- 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

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AIG ADVANTAGE

- Expertise to address complex transactions.
- Ability to communicate and review documentation in many languages.
- Unparalleled global representation.

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

HEADLINES

- 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.
- A long-established global network spanning more than 200 countries, providing support when and where our clients need us.
- From economists, to attorneys, to claims negotiators, AIG has the expertise needed to mitigate political risk-related losses the world over.
- The first private insurer to be part of the Berne Union, the premier international organisation 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
- Defence
- Telecommunications
- Wholesale/retail

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AIG ADVANTAGE

- Non-cancellable 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.
- Dedicated political risk underwriters conveniently located in New York, Chicago, San Francisco, Toronto, London, Sydney, Tokyo and Singapore.
- A global network of expertise, with in-country resources, relationships and local knowledge to help clients resolve problems before they escalate.
- 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, AIG can help.

EXCELLENCE AND INNOVATION IN TRADE CREDIT INSURANCE

HEADLINES

- Over 35 years of helping companies increase their sales and manage their working capital.
- A full-range of products including excess of loss coverage featuring non-cancellable limits.
- Underwriting offices in 16 countries and licensed to write trade credit insurance in over 65 countries worldwide.
- Recognised for industry excellence by leading trade publications since 2009.

KEY SECTORS

- Leaders in their field, across multiple industries who have a professional approach to credit risk management.
- Businesses with annual revenues exceeding NZD\$50m.
- Businesses with an international footprint.

AIG ADVANTAGE

- Flexible programme structures providing clients with a high level of autonomy when granting customers credit.
- Experienced and skilled underwriting teams and policy servicing capabilities supported locally through our globally-owned network.
- Discounted debt collection services available through a third-party agency.
- Our Global Limits Online Policy Management System allowing clients to apply for credit limits, review coverage, and access macroeconomic data anytime and from anywhere.

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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 organisations.

- AIG Multinational Philosophy – a practical, flexible and informed approach to best meet & respond to our clients' needs.
- AIG Multinational Training – both online (multilingual – English, Chinese, Japanese) and subsequent face to face sessions, tailored to our clients' specific requirements.
- AIG Multinational Programme Design Tool – a web-based, easily accessible tool that provides a framework for client-focused programme design discussion & decision making (available in English, Chinese and Japanese).

KEY SECTORS

- Multinational companies in all sectors and sizes.
- Companies expanding regionally and internationally.
- Captives and risk-managed programmes.
- 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 programme tailored to unique needs and preferences, whether local policies, a global policy, a combination, or a controlled master programme.
- Consistent high-quality underwriting, loss control/ engineering and claims services, wherever a company operates.
- Deep local knowledge and expertise, infusing all facets of a programme with local support worldwide
- Insights and tools that facilitate informed decisions in managing multinational risks.
- A dedicated team of multinational specialists across Asia Pacific to partner in multinational targeting, programme design, implementation and service.

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ALTERNATIVE RISK SOLUTIONS: NON-TRADITIONAL SOLUTIONS TO UNIQUE RISKS

HEADLINES

- Innovative programmes specifically designed to address risks that are complex, unusual, and/or difficult to insure.
- Flexibility to insure almost all lines of business.
- Technical expertise to cover risks for which there is no conventional insurance market.
- Superior servicing and claims handling, reporting, and management.

KEY SECTORS

- Multinationals
- Large Commercial
- Financial institutions

AIG ADVANTAGE

- 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 project-focused 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 programmes, coverage and regulations.
- Extensive product customisation ability.

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FRONTING AND CAPTIVE SERVICES: FLEXIBLE AND COST-EFFECTIVE RISK RETENTION SOLUTIONS

HEADLINES

- Market leader providing fronting programmes throughout the world that insure virtually all types of risk, while enabling clients to retain some or all of the risk.
- Innovative programmes to retain 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

- Multinationals
- Large Commercial
- Financial institutions
- Growing middle market companies

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.
- A market leader providing non-traditional insurance and reinsurance solutions.
- Unique project-focused 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 programmes, coverage and regulations.
- Extensive product customisation ability.
- Full access to AIG's multinational policy issuance capabilities and expertise controlling multi-currency cash flows.

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Bring on tomorrow

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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we 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. Our 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 | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://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. 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. The information within this brochure is accurate as at March 2016.

www.aig.co.nz

COMMERCIAL PROPERTY INSURANCE FOR A DIVERSE RANGE OF CLIENTS



With our depth of technical property underwriting expertise throughout the world, substantial local 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 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.

Capacity

Commercial Property can offer up to US\$1.5BN 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. Programmes are customised 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 programmes 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 insured values (TIV) over US\$750M
- Middle Market clients with TIV of US\$50 - US\$750M
- Small / Medium Size Enterprises with TIV from US\$10M to US\$50M
- Coverage provided across a wide range of industry sectors including: manufacturing, technology and communications, public entities, education, medical and health, real estate and retail.



Bring on tomorrow



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 and 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 and collapse as well as mechanical and electrical breakdown exposures. We work with our customers and brokers to provide best-in-class, cost-effective advice to improve upon existing management programmes.

Claims strength

Our claims specialists have extensive experience handling energy and energy related property claims, ensuring that losses are adjusted as quickly as possible. The process is eased for our clients every step of the way, with 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 mobilise large numbers of claims technicians and experts to respond to a catastrophe.

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



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WORLD-CLASS EXPERTISE IN CONSTRUCTION INSURANCE



We can offer insurance cover expressly designed to help handle the risks that construction projects can encounter from inception to handover, with capacity for even the largest energy and infrastructure projects.

Outstanding Capacity and Service

Owner/contractor-controlled insurance programs

AIG has one of the largest and most experienced infrastructure practices of any insurer in the world, with experts on the ground in over 90 countries and a 40 year uninterrupted track record of writing infrastructure projects.

Industry expertise

Our experience of underwriting highly technical risks, the breadth of our product suite, our engineering and claims resources, and our geographical coverage make AIG a natural first choice for many of New Zealand's largest contractors and principals.

Loss control engineering

AIG has one of the world's largest and most experienced loss control engineering teams, focused on assessing construction, property and boiler, as well as machinery-related exposures.

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

Claims strength

Our expert team will confidently lead a claim to find flexible and innovative solutions to claims and to ensure that we are regularly communicating in plain language, which is critical to maintaining momentum on complex losses.

Business interruption losses resulting from the lengthy process of procuring, shipping and installing bespoke replacement components are typically the largest constituent cost in infrastructure claims. AIG's global claims network has unparalleled relationships with original equipment manufacturers, engineers and sourcing partners that mitigate these delays.

Multiline insurance lead placement

AIG has the ability to underwrite multiple lead-lines of business for clients across different insurance product classes, reducing the potential risk for gaps in cover between the policies and simplifying the claims process in the event of a complex claim.

In conjunction with CAR/EAR cover, we have the ability to provide multi-year cover for;

- Contractors Plant and Equipment (CPE)
- Delay in start-up (including advance loss of profits)
- Project specific professional indemnity
- Project specific general liability insurance

Key Sectors

Construction All Risks (CAR)

Building construction of all kinds including residential, commercial, government and industrial.

Civil works & infrastructure projects including roadways, railways, bridges, dams, canal, tunnels, water and water distribution, power transmission and distribution, telecommunication networks, pipelines and storage tanks, and mining.

Erection All Risks (EAR)

Light and heavy industries, including power generation and utilities, oil, gas & petrochemicals, chemicals and pharmaceuticals, manufacturing and process industries, and mining (processing).



Bring on tomorrow



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



Our SME Package products are designed for small businesses, providing extensive protection and service. In addition to the various property, business interruption, and liability insurance coverages that businesses expect in a package policy, we also offer a broad range of additional industry-specific solutions - many of which are complimentary and exclusive to AIG customers.

Outstanding protection

Preventing Loss

Our SME Package offering includes a range of products and services, that go beyond protecting businesses after they have had a loss, by also helping to minimise the chances of having a loss in the first place.

Tailored Product Solutions

Our local underwriting team has the ability to develop bespoke products to provide comprehensive insurance solutions.

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 NZ\$10M. Examples of target sectors include the following:

- Shops, stores, kiosks and retail outlets
- Professional and financial offices, bureaux
- Surgeries, small health centres
- Cafes, restaurants and hotels
- Technology, media and entertainment
- Body Corporates (Buildings)
- Engineers
- Contractors



Bring on tomorrow



MARKET-LEADING PRODUCTS FROM A WORLD LEADING FINANCIAL LINES INSURER



Financial Lines provides innovative management liability, cyber liability, mergers and acquisitions liability and specific professional indemnity protection tailored to fit the individual needs of New Zealand and multinational organisations. 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 specialisation, 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 organisation, 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 our commitment, means fewer layers, greater efficiency, and customised coverage to address emerging and challenging exposures.

Proven Underwriting Expertise and Award-Winning 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 their risks evolve.

Advisen Cyber Awards Winner for the Best Cyber Insurer and the Best Service Vendor of 2015.

Responsive Guidance

Our underwriting and claims teams have local presence supported by global resources. This structure allows us to respond quickly and give guidance when needed, from assessing needs through to processing claims. The strong relationships we have with forensic, legal, and communications experts, 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.

Costs & Expenses Solution

Where applicable, our products have a single policy response solution to ring-fence defence costs and expenses under existing insurance programmes.

Key Products

- Directors' and Officers' Liability
- Crime
- Professional Indemnity
- CyberEdge - first party coverage and liability
- Statutory Liability
- Employment Practices Liability
- Mergers & Acquisitions
- Pension Trust Liability
- Prospectus Liability
- PrivateEdge - combined solutions for private SMEs
- Crisis Solution - Kidnap & Ransom

Key Sectors

- Financial institutions
- Lawyers & accountants
- Architects and engineers
- Single projects
- Multinational organisations
- Public and private companies
- Non-profit entities
- Miscellaneous professional services



Bring on tomorrow



CASUALTY INSURANCE SOLUTIONS UNDERPINNED BY UNDERWRITING EXCELLENCE AND CLAIMS HANDLING EXPERTISE



AIG is a leading liability and product recall insurer. We offer a range of solutions for companies of all sizes, from mid-market to large multinationals. With innovative programme structures for complex risks, we are able to design sophisticated risk solutions.

Outstanding Protection

Expertise

Expertise: We have an experienced local underwriting team with specialist industry focused underwriters and access to specialised, best-in-class Crisis Management Consultants.

Comprehensive Coverage

Broad General & Products Liability wordings, with world-wide jurisdiction and the ability to customise to our clients needs.

Capacity

Significant capacity of up to US\$100M for General & Products Liability.

Specialisation

Market leader in Product Contamination and Recall Insurance for the food and beverage industry with an online tool to evaluate financial loss arising from a product recall caused by an accidental contamination. www.aig.co.nz/novi

Key Sectors

- Multinational risks of all shapes and sizes
- Energy and utilities
- Construction
- Manufacturers such as chemicals, minerals, metals, electronics and machinery
- Hospitality
- Food and beverage manufacturers
- Service industry
- Financial institutions



Bring on tomorrow



ACCIDENT & HEALTH: OUTSTANDING CORPORATE TRAVEL AND PERSONAL ACCIDENT INSURANCE SOLUTIONS



Our experienced local underwriting team is committed to providing flexible insurance solutions which can be tailored to meet our clients needs.

Outstanding Products and Services

Corporate Travel Insurance

Our experienced local underwriting team is dedicated to adding value with clear, easy to understand policies providing a range of coverage options, whether it be for a short business trip or a longer expatriate assignment.

Emergency Travel Assistance

AIG's world leading travel insurance assistance company, Travel Guard, provides business travellers the all-important emergency medical assistance that can be used at any time - even if a claim is not being made. This service is available 24 hours a day, 7 days a week.

Fast, Efficient Claims Service

Our experienced claims team provide personal attention to every claim, with fast and efficient claim settlements.

Personal Accident Insurance

AIG has group injury and sickness insurance products specifically designed to help organisations reduce financial losses resulting from an employee suffering from a serious accident, injury or illness. The AIG advantage includes:

- Our simplified underwriting processes, rated on our client's unique occupational duties, provide competitive options to best suit our client's needs.
- Options are available depending on the scope of coverage required and can be tailored specifically if required.
- We can provide 24 hour protection against accidental injury resulting from work, sports, leisure, domestic and other activities, carried out anywhere in the world.

Key Sectors

- Small to large businesses in all industries
- Growing middle market companies
- Multinational corporations



Bring on tomorrow



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 programmes are designed to provide comprehensive coverage for goods in transit for manufacturers, importers and exporters, commodity traders, logistics companies and more. We can 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 specialisation 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 maximise 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 to 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 minimise costly delays. Our comprehensive loss control services are based on three core principles:

- Proactive loss prevention – Helping clients avoid losses by analysing potential exposures and minimising them
- Reactive loss control – Helping clients prevent future losses by analysing 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 specialise 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



Bring on tomorrow

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 programmes for over 30 years.

Products and Service Innovation

Pollution Legal Liability (PLL); EnviroPro

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 (CPL)

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

Contractors Operations & Professional Services (COPS)

Addresses the needs of full service environmental firms who perform field operations as well as professional services. The COPS programme 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



Bring on tomorrow



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 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

- **General Aviation:** We provide cost-efficient, innovative programmes 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.
- **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 that the customers in this segment are exposed to. We 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.
- **Space:** Underwriting space business is a challenging endeavour. Strong technical expertise is crucial in this highly specialist class and AIG delivers with a full understanding of the technical side of the manufacturing process. Underwritten from our London office, where AIG leads the market with our liability coverage, we are one of few insurers in the market who are able to offer launch +3 year, launch +5 year and launch +10 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

- **Unmanned Aerial Vehicles (UAVs):** We offer flexible and comprehensive liability and UAV unit protection cover for commercial UAV operators; including photography/film, surveying, scientific and aerial mapping uses. Our global knowledge and expertise in this area of risk, together with our significant capacity, allows us to consider virtually any UAV related risk.

Aerospace Claims

Our global network services 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 programme 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

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



Bring on tomorrow



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 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 customise 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 centres 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 customise a wide variety of products to meet the diverse needs of clients. Our offerings include:

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



Bring on tomorrow



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. If a company'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, they'll 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 realise 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 specialised 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 overseas customers and governments 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 honour 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.
- Defence.
- Construction.
- Oil and gas.
- Telecommunications.
- Agricultural production.
- Wholesale/retail.



Bring on tomorrow



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 we have paid over US\$1BN in claims. Our experienced underwriting teams and policy servicing capabilities provide clients with flexible programme 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 – allowing them to seek new sales opportunities with confidence.

Our products include:

- **Domestic and Export Credit Insurance (DECI)**
Domestic, foreign or global accounts receivable protection 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 Programmes**
Global accounts receivable insurance with local policy issuance for foreign subsidiaries wrapped by a Controlled Master Programme (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

- Industry leaders who have a professional approach to credit risk management.
- Businesses with annual revenues exceeding NZD\$50m.
- Businesses with an international footprint.



Bring on tomorrow



AIG MULTINATIONAL SOLUTIONS, YOUR WAY



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

Universal Advantages

Deep Local Knowledge & Experience

- Local staff worldwide helping clients to examine and navigate all issues relevant to their programmes, from programme 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 Programme Design Tool
 - AIG Multinational Training Programmes
 - AIG Multinational Resource Center
- Ability to provide locally admitted insurance in over 200 countries and jurisdictions through AIG affiliate insurers and third party network partner insurers.

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 programme design to everyday insurance management.
- Centrally, we partner with clients to design programmes that achieve their overall objectives; locally, we work with clients to execute the programme and provide customised 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 specialised offerings and captive capabilities.
- We offer flexibility others don't:
 - Providing local/global policies based on client needs/preferences.
 - Tailoring programmes 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.
- Specialised local loss control and engineering capabilities, with hundreds of engineers and consultants worldwide.
- A balance of swift local response and centralised coordination of claims through 10,000 dedicated claims professionals worldwide.

AIG Multinational training

Both online (multi lingual – English, Chinese, Japanese) and subsequent face to face sessions, tailored to our clients' specific requirements.

AIG Multinational Programme Design Tool

Web-based, easily accessible tool that provides a framework for client-focussed programme design discussion & decision making.

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

Key Sectors

- Multinational companies in all sectors and sizes.
- Companies expanding internationally.
- Captives and risk managed programmes.
- 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.



Bring on tomorrow



ALTERNATIVE RISK SOLUTIONS: NON-TRADITIONAL SOLUTIONS TO UNIQUE RISKS



AIG develops innovative, customized solutions to unique risks that are either not addressed or addressed inefficiently by traditional insurance or financial markets. We specialise in blended structures where the client retains some of the risk, customised risk transfer programmes for difficult-to-insure risks, and buyouts to offset liabilities resulting from traditional insurance risks or unusual exposures.

Alternative Risk Solutions

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

- **Blended Structure:** A single policy combines client funding of expected losses and the utilisation of risk transfer above the funded layer.
- **Customised Risk Transfer:** Primary or excess risk transfer insurance policies are tailored to provide solutions for complex, unusual, or difficult-to-insure risks.

- **Buyout:** Customised programmes are designed to offset liabilities resulting from traditional insurance risks or unusual exposures.

Alternative Risk 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

Key Sectors

- Large commercial
- Financial institutions
- Multinational corporations



Bring on tomorrow



FRONTING AND CAPTIVE SERVICES: FLEXIBLE AND COST-EFFECTIVE RISK RETENTION SOLUTIONS



Fronting and captive services from AIG can provide companies with flexible, cost-efficient insurance programmes that comply with requirements of local regulators as well as other counterparties.

Fronting Programmes

Efficient utilisation of capital is critical to the strength and growth of a company. Traditional insurance programmes may not adequately address these exposures or be the most efficient use of capital. Our Fronting programmes may provide a better solution by helping clients retain risk through a captive, rent-a-captive or other protected cell structure or indemnity programme. 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. Fronting may provide a better solution for companies that are:

- Seeking an insurance programme 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 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.

AIG helps clients achieve potential benefits of a captive structure, such as:

- Enhanced control over and greater flexibility in the structure of their insurance programs
- Ability to address risks not covered by traditional insurance or financial products
- Opportunity to benefit from positive loss experience
- Evidence of insurance for regulatory, disclosure, financing, marketing, trading, or counterparty needs
- Reduced volatility of rate, capacity, and coverage
- Tax efficiencies
- Greater certainty and flexibility on coverage, terms, and premium through varying market cycles
- A solution to manage significantly increased retentions or premiums

Key Sectors

- Large commercial
- Financial institutions
- Growing middle market companies
- Multinational corporations



Bring on tomorrow





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 payment was released at once"

"AIG's handling of this claim has been excellent"

"AIG's claims service is exceptional"

About AIG Claims Organisation

Unrivalled Capacity

AIG handles approximately 4.7 million claims globally and pays over US\$24 billion in claims a year.

AIG pay on average US\$115 million in claims each business day.

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.

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 who guide and support you.
Panel experts	We have a panel of expert claims 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.