



How can we help?

WINNING WITH AIG



Property



Marine



Casualty



Environmental



Group PA & Travel



Financial Institutions



Management Liability



Cyber



Professional Indemnity



Commercial Combined



Multinational

How can we help?

WINNING WITH AIG



Property

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

Underwriting Sweet Spots

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

Preferred Segments

Preferred Clients

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



- Major Accounts – typically companies with turnover over €350m
- Middle Market – typically companies with sums insured over €50m



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

AIG Property Differentiators



Claims First

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



Global Risk Engineering

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



Multinational Excellence

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

Timely Multinational Policy Issuance

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

Our Property Team

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American International Group, Inc. (AIG) is a leading global insurance organisation. 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) | 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.

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How can we help?

WINNING WITH AIG



Marine

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

Underwriting Sweet Spots

Preferred Clients



Cargo



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



Logistics



European based logistics companies revenues > €25m



Marine Liability



- Terminal operators
- Port authorities
- Marine construction maintenance
- Ship repairers
- Charterers



Specialty Marine



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

CargoGuard for SMEs

Online "All Risks" cargo cover for premiums up to €5,000: quote, bind, policy issuance and mid-term servicing.

AIG Marine Differentiators



Loss Control

- World-class team of Marine Loss Control Engineers worldwide.
- Experienced master mariners, to help clients identify exposures and minimise their risks.



Marine Captives

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



Multinational

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



General Average

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



Local Claims Handling

- Our global marine claims team handles claims onsite - worldwide.
- Rapid handling and settlement process for claims below €10,000.



Large Loss Promise

- After coverage for a marine cargo loss is confirmed...
- We advance up to 50% of the agreed loss estimate within 7 days.

Our Marine Team

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How can we help?

WINNING WITH AIG



Casualty

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

Casualty Underwriting Sweet Spots

- Manufacturing
- Construction
- Distribution & Logistics
- Real Estate
- Financial & Insurance activities
- Administrative & Support Service activities
- Professional, Scientific & Technical activities
- Multinational organisations
- Excess Liability



CAUTION

- Pharmaceuticals
- Aircraft & Aerospace products
- Invasive medical/surgical
- Nanotech businesses
- Smaller Motor Fleets

Our Liability offering provides any combination of Employers, Public and Products Liability.

- Included, complimentary services to help mitigate risks
- Reduce future claims with advice from our expert consultants
- Award winning claims team

AIG Casualty Differentiators



Liability Claims

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



Liability Loss Control

A range of services to help clients prevent losses and reduce their cost of risk including complimentary access to eLearning Health & Safety training system, Liability Risk Consulting delivering tailored advisory services to clients and Product Liability training.



Multinational Liability

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



Risk Management Solutions

Our Irish Liabilities team are focussed on the development and delivery of a range of alternative programme solutions to meet our clients’ needs.

For example:

- Self insurance programmes (liability & auto)
- Captive programmes

Our Casualty Team

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How can we help?

WINNING WITH AIG



Environmental

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

Environmental Underwriting Sweet Spots

- Manufacturing:**
 - Paper
 - Chemical
 - Pharmaceutical
 - Electrical
 - Metal
 - Machinery
- Construction**
- Real Estate**
- Multinational organisations**
- Civil Engineering & Demolition**
- Renewable Energy**
- Transportation**
- Water / Wastewater treatment**

Preferred Clients

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



CAUTION

- Onshore & Offshore energy exploration
- Below ground mining operations

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

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

AIG Environmental Differentiators



Local expertise

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



Dedicated claims team

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



PIER

Pollution Incident Environmental Response (PIER) is included at no extra cost with all Environmental policies, providing insureds with a dedicated 24-hour helpline to use in the event of a claim. It connects them with dedicated, qualified experts to handle their claim.



Multinational capabilities

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

Our Irish Environmental Team

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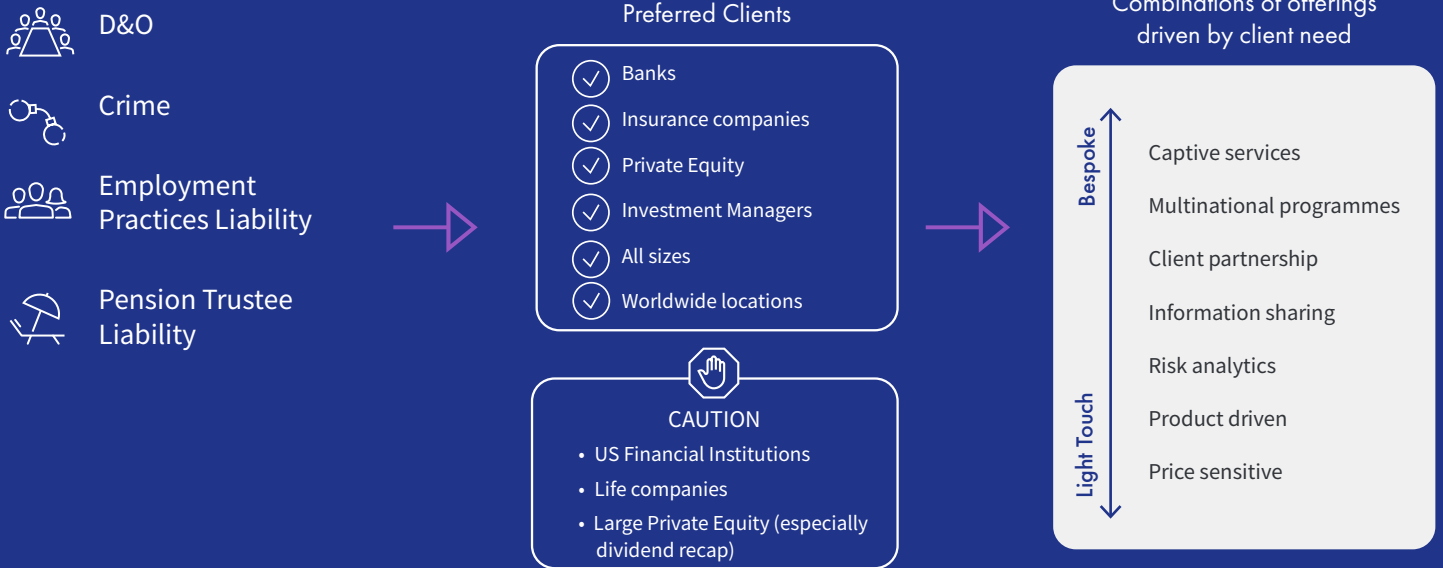
WINNING WITH AIG



Financial Institutions

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

Financial Institutions Underwriting Sweet Spots



AIG Financial Institutions Differentiators



FI Expertise

- Vast Financial Institutions underwriting expertise.
- Great support for our brokers eg in client meetings.



Multinational

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



Claims

- Experienced and qualified Financial Lines Claims Team in Ireland.
- All claims controlled from Dublin.

Our Financial Institutions Team

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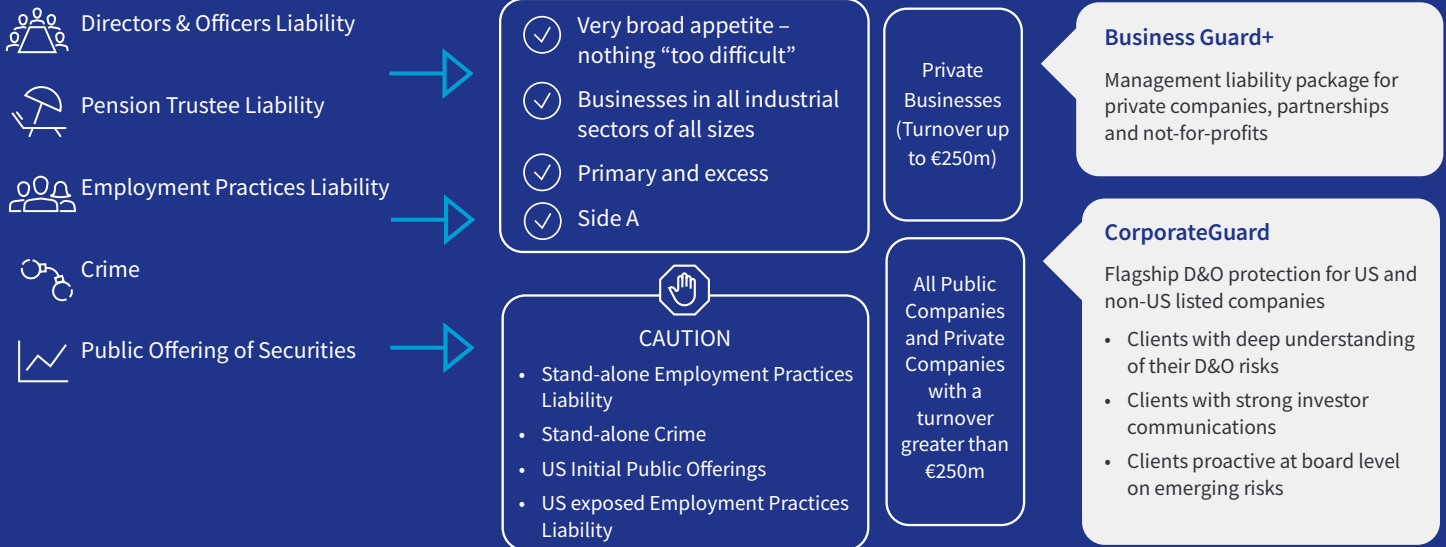
How can we help?

WINNING WITH AIG

Management Liability

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

Management Liability Underwriting Sweet Spots



AIG Management Liability Differentiators



Claims Excellence

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



Underwriting Expertise

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



Best In Class Protection

- Continue to enhance our D&O protection to address clients' changing landscapes.
- E.g. one of the first D&O insurers in to provide cover for Brexit contingencies.



Multinational Footprint

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

Our Management Liability Team

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WINNING WITH AIG



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

Cyber Underwriting Sweet Spots



CyberEdge®

Our core Cyber product:

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



Preferred Clients

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

- ✓ Nearly all industry sectors
- ✓ Businesses of all sizes from SMEs (Rapidcover) to large multinationals

AIG Cyber Differentiators



Proactive Risk Management

- A range of complimentary services where annual premiums are €5,000 or more.
- Includes vulnerability scanning, malicious IP blocking, cyber prevention training.
- Helps prevent a cyber loss from happening in the first place.



Cyber Expertise

- One of the largest cyber insurance teams in Ireland.
- Deep experience underwriting cyber risks and handling cyber claims.
- Enables us to deliver high quality advice and support to brokers.



Global Capabilities

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



Nipping in the Bud

- Tried and tested "First Response" immediate IT, forensic and legal help after a breach.
- 1-hour response to help mitigate clients' losses as early as possible.
- No policy retention for "First Response".



Smart Cyber Application

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

Our Cyber Team

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Professional Indemnity

We have successfully delivered Professional Indemnity to businesses for over 30 years, by consistently offering broad coverage and significant levels of capacity, from sole practitioners to multinationals. To help brokers win and retain more business with AIG, here are some of our underwriting sweet spots and market differentiators, along with some of our Professional Indemnity team dedicated to help you.

Professional Indemnity Underwriting Sweet Spots

- Specified miscellaneous professions
- Technology companies
- Single Project Professional Indemnity
- Trade associations
- Employment Agents
- Management Consultants
- Media/PR companies
- Not-For-Profit organisations
- Auctioneers



↔

Wide Professional Indemnity appetite from traditional classes to technology exposures.

CAUTION

- Surveyors
- Valuers
- Design and Construct
- Engineering companies
- Solicitors

Most well risk-managed firms considered.

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

AIG Professional Indemnity Differentiators



Managing Complexity

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



Multinational

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



A Dependable Partner

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



Claims Expertise

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

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How can we help?

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Group PA & Travel

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

Group PA & Travel Underwriting Sweet Spots



Group PA and Travel



Preferred Clients

All industrial sectors except professional sports

Businesses of all sizes from "micro" firms to multinationals

LifeLine Plus

- For "People Risk" worldwide
- Crisis containment
- AIG owned medical assistance company
- Worldwide security expertise
- Travel app
- Award-winning pre-trip training

Leading "People Risk"

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

AIG Group PA & Travel Differentiators



Geared Up For Regional Growth

- Dedicated PA and Travel staff in our Irish office.
- Strong support for brokers' regional growth and client servicing.



Underwriting Expertise

- Highly experienced underwriting and development teams.



Driving Multinational

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



Medical Services

- AIG owned AIG Travel: worldwide, 24/7 medical assistance no dependency on third parties.
- Complete alignment of claims and assistance services.



AIG Travel App

- "Red Button" 24/7 assistance, app check-in so employers know staff have arrived safely.
- Award-winning pre-trip awareness training to support employers' duty of care obligations.



People Risk

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

Our Group PA & Travel Team

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American International Group, Inc. (AIG) is a leading global insurance organisation. 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) | 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.

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How can we help?

WINNING WITH AIG



Combined

We're helping our brokers win and retain more business. Here are some of our Combined underwriting "sweet spots". All of these products are traded on AIG's Rapidcover system. For a fast and efficient service, log on to Rapidcover to get a quote today @ www.rapidcover.ie

Combined Underwriting Sweet Spots



AIG Combined Products

Commercial Combined	Office	Shops	Property Owners	Public Liability
<ul style="list-style-type: none"> Target appetite - wholesale and light manufacturing risks Combined product offering including MD (Building contents, stock), BI, EL/PL, A&H, D&O and Fidelity Total sum insured up to €10million 	<ul style="list-style-type: none"> Comprehensive policy as standard (MD/BI, PL, EL) Extensive list of trades covered 9 cover options available (up to €350,000 contents and €1million BI) Office combined solution available for sum insured greater than €350,000 	<ul style="list-style-type: none"> Add multiple premises to one policy Comprehensive package product available Add interested parties (landlords, tenants, bank interest) All Risks cover including fire brigade charges, trace & access, ATM cover, etc. 	<ul style="list-style-type: none"> Cover for buildings up to €5million sum insured Covered property types : commercial, manufacturing, office, shops, surgeries and warehouses Discounts available for additional security features Multiple premises cover under one policy (optional) 	<ul style="list-style-type: none"> Choose from 3 PL cover options (€1.3million, €2.6million & €6.5million) Competitive premiums Target appetite - clubs, associations, white collar professions Cover for "one off events" available

Our Combined Team

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This document is for marketing purposes only. MD = material damage BI = business interruption PL = public liability EL = employer liability

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Multinational

Underwriting Sweet Spots

Preferred Insurance Lines



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



Preferred Client Size



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



Preferred Client Sector

Multinationals in **ALL** sectors including:

- Manufacturing
- Engineering
- All Service Sectors
- Utilities

ALL GEOGRAPHIC LOCATIONS

AIG Multinational Differentiators



Expert People

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



Multinational

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



Proactive Servicing

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



Worldwide claims experts

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



Multinational opportunities

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



Programme tools

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

Our Multinational Leaders

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AIG Distribution

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

AIG Broker Academy

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

Our Distribution Team - dedicated to help

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