



Accident & Health Multinational

Dedicated expertise beyond borders

AIG Multinational will be your partner to navigate the complexities of global Accident & Health insurance. With our strong global network of dedicated multinational experts and A&H underwriting teams based in 30 countries we create bespoke multinational programs and unconventional solutions that match our clients' unique needs and risk appetite.

Integrated "One AIG" Multinational team and network

Our collaborative approach integrates experts from Underwriting, Risk Consulting, Claims, Legal, Operations, Distribution and Finance within one team resulting in more efficient processing, simplicity and accountability. This enables consistency to deliver contract certainty, fast-track claims handling, settlement, money movement and more.



500+ experienced dedicated Multinational service professionals and top-tier local insurers



Dedicated **Multinational Client Executives** for assigned clients enabling consistent execution of tailored solutions



Local coverage in **over 200 countries and jurisdictions*** keeping clients protected across borders



Protecting over **9,500 Multinational clients**, with **56,000 policies** issued in 2025

Robust product and claims expertise

AIG A&H Multinational Underwriters and Claims experts focus on the insured's protection at all times across a wide spectrum of products including global wording to provide indemnity in different countries according to local laws and regulation. With capabilities for small to large corporations, organisations, and captives, we offer risk management to match your appetite and tailored Multinational insurance solutions in:



Group Business Travel

Flexible, reliable accident coverages, and emergency support services for companies / organisations across a wide range of industries and offering robust benefits worldwide such as:

- Accidental Death & Disability;
- Medical costs, emergency 24/7, repatriation, evacuation, etc.

Our mix of global and local expertise provide our clients with an outstanding level of service.



Group Personal Accident Top Up Program

Providing universal minimum standard Accidental Death & Dismemberment coverage to your worldwide workforce with multinational program solutions with standard terms and conditions.



Expat Medical

Employers headquartered in any country may request cover for all expatriate employees and their dependents globally thanks to our comprehensive coverage including medical and emergency assistance, as well as political evacuation.**

One global process for A&H Multinational including timely & efficient quotations from any AIG office worldwide.

*Through AIG-owned operations, AIG licenses and authorizations, and network partner insurers.

**subject to applicable law

In the event of a loss, AIG's industry leading claims experts can offer quick local response for some of our most complex programs and also anticipate needs by providing specialised assessments.



Issuing specialist advice to **Multinational Captive clients** on A&H risks prevention tailored to the client's industry



Average relationship span for clients in force with operations in **20+ territories**



Coordination of all Accident policies and claims via one account



GLOBAL POLICY AND FREEDOM OF SERVICES POLICY

Specialist wording adapted to client needs and legal requirements in different countries

Multinational programs tailored to our clients' needs

One global program or many stand-alone local policies? We can promptly provide the right cover.



AIG Multinational A&H has the program design infrastructure and expertise to manage and implement **multinational programs** in compliance with local needs, laws and regulation to manage clients' global risks.



With decades of experience in **Multinational captive fronting** and risk transfer solutions, we partner with risk managers to tailor captive solutions that meet their risk management needs via our dedicated fronting teams.

Tools and insights empowering risk decisions

AIG's digital platforms offer clients and brokers an integrated view of program design, policy, premium and claims details and insights, providing ongoing transparency and real-time analytics to inform risk management decisions.



Client Brief & myAIG Multinational Client Portal

Bespoke client and broker tool including timelines, global program structuring, territorial compliance considerations and portal with access to full program status.



Self-Service Travel Certificates

Online solution allowing a client or a broker to quickly generate a Travel Certification of Insurance for an upcoming trip (e.g. to get a Visa).



Travel Guard

AIG Travel's global service centres respond to emergency medical, travel and security needs 24/7/365, and are located in key regions around the globe.



AIG Virtual Care Program

Telemedicine program powered by Teladoc Health with access to mental health services and additional medical support.

The AIG difference in action – Client case studies

Optimal client experience drives our execution and priorities



Issue

An insured student from the Netherlands studying abroad was admitted to the hospital after slipping on ice and injuring herself. Following blood tests, the results showed the insured had a very severe form of Leukaemia, needing urgent chemotherapy treatment.



Solution

The insured had a Student policy providing cover for medical treatment whilst studying abroad. After 5 weeks of treatment the insured was stable enough to be repatriated to her home country via air ambulance as agreed with the AIG medical team. This allowed for treatment to continue locally and reduce cost.



Why is this important?

The client was able to return home to continue with the treatment needed with the support of AIG's medical assistance experts and local claims support.



Issue

A UK business traveller was involved in a serious car accident in a country at war, while an emergency evacuation was taking place in the country due to military attacks.



Solution

AIG Travel promptly arranged for the client to be taken to a military hospital. The client needed surgery and was evacuated to a neighbouring country with higher level of care. Ground transport was the only option due to the conflict situation. AIG Travel engaged a ground ambulance provider, working closely to ensure smooth transport over the border. The client arrived safely in only 48 hours after the car accident where surgery could be carried out and recovery ensured, following which transport via air ambulance was arranged back to the home country due to the extent of the client's injuries.



Why is this important?

Immediate response by the AIG Travel team as well as the drive, infrastructure and expertise to find a solution ensured the appropriate care and monitoring of the client.

AIG's Multinational A&H Leadership



Bill Rabl
CEO, AIG
Multinational



Marc van 't Veldt
Global Head of Accident
& Health Multinational



Michelle Thompson
Multinational
Underwriting Manager,
Accident & Travel UK

To access the latest on: Multinational services and product sheets, training courses, podcasts and analysis on multinational hot topics

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