

Multinational



Help clients predict, plan and navigate a complex world while achieving their risk, governance, contract certainty and duty of care objectives. We do this by delivering insights, expertise, solutions, service, and a seamless, globally consistent client experience.

AIG Multinational at a Glance

Multinational DNA

- 450+ dedicated MN Service Professionals
- 50+ dedicated Global Fronting and Captive Management Specialists
- 7000+ Claims staff, including Regional MN Managers

World Class Tools and Processes

- MN Xplore – Country knowledge hub
- MN Xpress – Integrated workflow system
- MN Xchange – Network Partner portal
- myAIG Client Portal – Self-service client/broker portal
- E2E Process – Contract certainty/timely policy issuance
- Multinational Playbook – Dynamic sales tool
- Intellirisk – Claims dashboards and analytics
- Multinational Knowledge and Insights Center

A World of Opportunities

- Listening and engaging with Clients
- Global Client Council Multinational Advisory Circle
- Global Network of over 215 jurisdictions

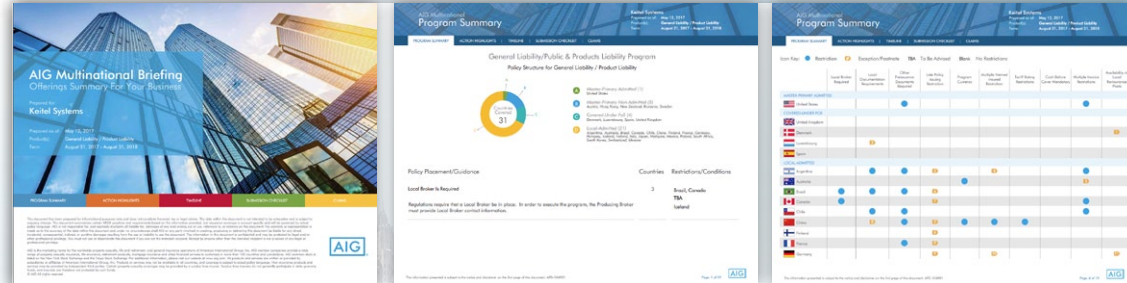
Innovating for the Future

- Blockchain Multinational Program – first ever!
- Global money movement visibility/reconciliation initiatives
- Employee benefits pooling and captive solutions

AIG Multinational by the Numbers

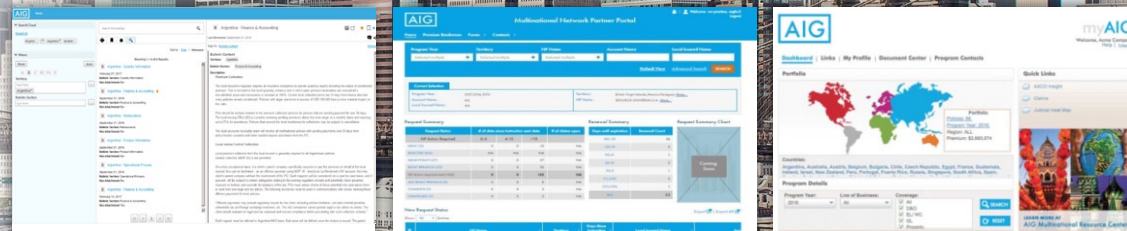


State of the Art Technology



MN Xpress

- Expert program design with structuring rationale, territorial analysis and heat maps
- Efficient process and program management via interactive timeline



MN Xplore

Core country and product knowledge, content governance, and collaboration and discussion forums

MN Xchange

- Workload dashboard
- Placement requests, claims submissions, policy documents and premium reconciliations
- Increases transparency and tracking to monitor SLAs and internal handoffs

myAIG Client Portal

Portfolio summary, program status, policy details, premium information, and access to IntelliRisk* and other resources (e.g., AXCO)

*Where legally permitted.



- **Insurance Underwriting Team of the Year**
- **Risk Management Team of the Year**
2018 U.S. Insurance Awards, Business Insurance
- **Best Global Programme Initiative**
- **Best Fronting Partner**
2017 Captive Services Awards, Captive Review
- **Global Programme Innovation of the Year**
2017 European Risk Management Awards, Commercial Risk

Multinational



The AIG Global Network

Strong AIG Country Operations + Top Tier Network Partners

Leading the way, serving clients in more than 215 jurisdictions



- Where multinationals have operations globally
- AIG can issue local policies, AIG's footprint matches our clients'
- AIG cannot issue policies: Sudan, Iran, North Korea, Cuba, Syria, Crimea Region

Building Enduring Strategic Network Partner Relationships

Investing to deliver insights, expertise, solutions and service



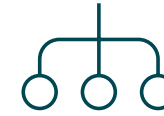
Network Partner

Robust selection and onboarding process with formal Network Partner agreements and the support of dedicated relationship managers.



People

Expanded team with diverse skills, experience and language capabilities, empowered to deliver superior service to clients.



Process

Streamlined, globally consistent and transparent processes and governance, aligned with Multinational End to End process.



Technology

MN Xchange to drive seamless engagement and service level standards with partners.

Global Benefits Network

Helping multinational clients optimize their employee benefits plans



Global Products

The combination of AIG and independent insurers results in a unique mix of international benefit products and services.



Tailor-Made

Thanks to our diverse product portfolio, our insurer partners are able to customize employee benefits solutions to clients' preferences.



Global Coordination

Socio-economic conditions and social security regulations are monitored to promote economically viable and compliant solutions worldwide.



Reporting

We provide timely reporting of employee benefits plan performance and claims experience to clients and brokers.

The Multinational End to End Process: The Road to Contract Certainty

180-120 Days



Client needs & initial design assessment

120-60 Days



Client assessment & proposal

60-30 Days



Bind program & release network instructions

45-0 Days



Pre-issuance regulatory requirements & policy issuance

From Policy Inception



Timely, efficient claims servicing, whenever & wherever required

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, 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 and the Tokyo 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 | 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. 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.