



「 A guide to the world
of multinational insurance. 」



Bring on tomorrow

The many faces of multinational businesses

Multinational companies may look different. They can be small or large or somewhere in between, but they all have one thing in common: they manage risk with insurance policies that protect them across all their markets.

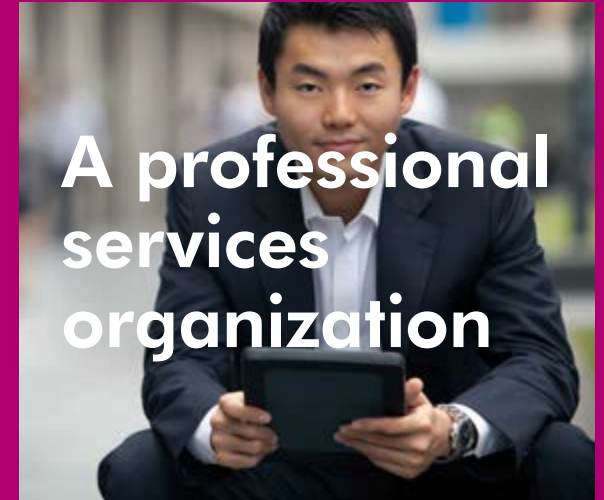
Even if your business has just a single overseas office, an AIG multinational program will work for you.

When you see this symbol, click for more content.



A retailer

A retail company had operations in 14 different countries including the US, Canada, Australia, New Zealand, Luxembourg, Ireland and the UK. With AIG's experience and network, we could help them manage their global exposure. In addition, we made sure the right coverage was in place in each country, regardless of the size or location of the operation.



A professional services organization

This group had a presence in the US and planned to expand further in overseas markets. The company's growth plans were predicted to move swiftly. Local AIG underwriters worked directly with the company's representatives in different countries and responded to rapid changes with tailor-made policies on the ground. The liability program included local policies in 30 countries.

AIG. Your partner at home and across the world.

As your business expands across time zones and borders, your opportunity for growth and prosperity increases. But as you know, the greater the reward, the greater the risk. Exposure in multiple countries can create its own set of challenges. How will you manage the risk? What type of insurance should you buy?

AIG is well positioned in over 90 countries and, through relationships with local insurers, an additional 100 countries and jurisdictions, to help you begin to answer those questions. Our multinational clients have access to a global network of underwriting and claims experts in over 400 worldwide offices.

Our philosophy—your choice.

We know our multinational clients are faced with many choices when deciding how to cover their exposures overseas. At AIG, we make that choice easy by providing three uniquely different policy options. Whether it's a local policy, a single global policy or a Controlled Master Program, AIG will help you find the right solution for your particular situation.

VIDEO:
Multinational
insurance
solutions



Providing the best policies and claims service

Not only can you expect AIG to work with you to tailor the best program to fit your needs, but our commitment to outstanding claim service is also known throughout the world.

Unusual exposures to loss may require customized solutions on a global basis. Whether you're a small or large organization, our Multinational Risk Management team can offer solutions that go beyond traditional coverage options.

In addition, AIG offers comprehensive loss control services. We provide our customers with cost-effective, professional and measurable methods of reducing loss.



We can assist your business in reducing risks associated with:

- Employee safety
- Property protection and business interruption
- Environmental exposures
- Security
- Transportation
- Product liability
- Supply chain and crisis management

VIDEO: Helping customers and communities recover from catastrophe.



Japan: earthquake and tsunami

When the tsunami and earthquake hit Japan, it unleashed the worst crisis in the country's history since WWII. Our claims teams delivered emergency food, water, supplies and gasoline to locations throughout the region. Our Geographic Information Systems helped distribute claims resources where they were needed most, and our people in the field were equipped with the latest technology to process claims as quickly as possible.



Australia: generator failure

Our multinational client suffered extensive damage to a generator at its Australian plant. With no expert available for the equipment, repairs threatened to take many months, with a major impact on the business's operations. Our London and Melbourne claims teams liaised and recommended an electrical consultant who had been successfully engaged on a similar loss for a different client in the UK. The additional costs of using a UK expert for an Australian loss were more than justified by a significant reduction in disruption to the client's business.



Czech Republic: hotel flood

After heavy rains, our multinational client's hotel was in danger of flooding. AIG claims teams arranged for a controlled flood of the basement to minimize damage to the hotel foundation. But there were still large areas of the hotel covered in mud and sewage. Necessary repair equipment was in great demand, but our team acted quickly and found a damage management company that cleaned, sanitized and reopened our client's hotel before any others in the area.

Leading the way. Around the world or around the corner.

AIG is one of the world's leading insurance companies, with the industry's largest owned global network. We have licensed carriers in large commercial hubs like London, Paris, Tokyo, Hong Kong, Singapore and Sao Paulo. You'll also find us in smaller regions like Papua New Guinea, Kenya and Qatar.

Yes, our global footprint reaches far and wide but it's also deep. We've been in 75% of our country offices for over 50 years. We've established relationships with local law firms, engineers, adjusters and regulatory bodies. Also, knowing a country's customs and business practices makes us an invaluable member of your multinational team.

AIG provides multinational insurance and services through the largest network of wholly-owned operations of any property and casualty insurance company. Our professionals on the ground are experienced in crafting and servicing multinational insurance solutions. Let us put our 80 years of multinational knowledge to work for you.

Are you ready to get started? We're ready to bring on tomorrow. **To learn more, visit our [Multinational Resource Center](#) or contact your broker.**



At AIG, we are always finding new ways to keep our customers up-to-date on the latest innovation and information.

- Thought Leadership Briefing Papers
- AIG Market Alert Newsletters
- Multinational Training Course

Local knowledge,
global expertise

Over **62,000**
employees worldwide

Over **70 million**
commercial and consumer
clients worldwide

10,000 claims
staff in **400** offices