

Multinational



AIG Multinational

Dedicated expertise beyond borders



AIG Multinational will be your partner to navigate the complexities of global insurance, backed by the industry's most connected global network of experts.

We offer dedicated expertise to create bespoke multinational and non-conventional solutions for your unique requirements.



Integrated "One AIG" Multinational team and network

Our collaborative approach includes not only servicing but also integrates Underwriting, Legal, Claims and Finance experts within one team resulting in more efficient processing, simplicity and accountability. This enables consistency to deliver contract certainty, claims settlement, money movement and more.



500+ experienced dedicated Multinational service professionals including Underwriting, Legal, Operations and Claims experts in one global team, partnering with Distribution, Finance 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 **9,500 Multinational clients**, with **over 56,000 policies** issued in 2025

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



Robust product and claims expertise

AIG has the product breadth, ingenuity and capacity to meet virtually any risk challenge, with capabilities ranging from traditional risks to highly specialized offerings.

Our current product portfolio comprises 28 products and risk consulting experts across:



Property & Energy



Marine / Aviation



Casualty



Trade Credit



Private Clients & Travel



Accident & Health



Financial Lines



Cyber

In the event of a loss, AIG's industry leading claims experts can offer quick local response and centralized coordination where needed.

4,000+

Claims experts ready to serve claims wherever they occur

3.0m

New claims opened in 2025



Foremost captive fronting solutions



AIG has decades of experience and expertise in Multinational captive fronting. With over \$4bn in premium flowing through the AIG network to client captives each year, we partner with risk managers to tailor captive solutions that meet their risk management needs.

- Award-winning captive fronting team and recognized leaders with direct underwriting authority to enable efficient delivery
- A dedicated team of 50+ Global Fronting Specialists, integrated with experts from Multinational, Credit, Claims, Underwriting
- Dedicated service teams design and implement customized, compliant programs to manage clients' challenging risks
- Efficient global premium movement with dedicated Reinsurance Administrator teams - ISO Certified Service Quality

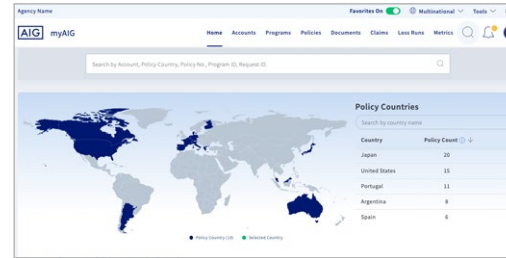
Tools and insights empowering risk decisions

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

Bespoke client and broker tool including timelines, accountabilities, global program structuring rationale, compliance considerations, territorial analysis and documentation requirements



myAIG Multinational Client Portal

Comprehensive account management tool including portfolio summary, policy and premium status



IntelliRisk[®]

Claims dashboard providing claim metrics, trends and analysis on claim distribution and loss history.



The AIG difference in action – client experience

Optimal client experience drives our execution and priorities, focusing our joint discussions with clients on:



Early collaboration

Early engagement, alignment on timelines, clear roles and responsibilities, regular and transparent communication.



End-to-end client servicing approach

Seamless execution throughout the process, from pre-bind to implementation to premium settlement.



Understanding client requirements

Tailoring our multinational solutions to different client needs and partnering with clients to support them as their business evolves and expands.

Through AIG's collaborative and innovative approach, you can rely on AIG's integrated team of experts to develop bespoke solutions for your unique requirements.



Client Experience Case Study

Timely policy issuance helps avoid coverage gaps



A global pharmaceutical client responsible for testing new medicines and vaccines used in the fight against COVID-19, required a fronted global program in approximately 100 countries. The timely issuance of cover was critical to the ongoing smooth operation of the clinical trials.



Solution

Engaging early with the client and broker to agree an aggressive yet realistic timeline with clear roles and responsibilities for each stakeholder, along with regular and transparent communication.



Benefit

All necessary evidence of cover across the 100 countries executed in required timeframes, successfully avoiding coverage interruptions to the client's core business operations.



Why is this important?

Early and joint stakeholder engagement across the AIG global network provides the platform necessary to execute and achieve critical client requests.



Client Experience Case Study

Rapid claims response minimizes down time



A global hospitality industry client was left with large areas of an Indonesia hotel covered in mud, sand and silt after a period of heavy rain and flooding in the region.



Solution

Speed was essential and due to pre-loss claims planning and risk prevention services, AIG claims and risk engineering experts were immediately on the scene to arrange for the rapid deployment of a professional damage management company.



Benefit

The hotel was completely cleaned, sanitized, and reopened before any other in the area, allowing our client to minimize downtime and capitalize on the increased business following this catastrophic event.



Why is this important?

No matter where a loss occurs, AIG's proactive global claims support is tailored to get clients back on their feet and resolve their claims as quickly as possible.



Client Experience Case Study

Fronted solution solves market capacity challenge



Finding limited market capacity, a global recycling company with operations in 17 countries sought an alternative solution that would allow it to evidence full coverage.



Solution

Our Property underwriting team and Multinational Client Executive partnered with the client to customize the placement in line with requirements and market practices across all of the client's global locations, resulting in a unique fronted structure in which the client self-insures for part of the primary layer.



Benefit

The client can evidence full coverage in a globally compliant structure that supports and benefits its business model, and provides confidence that all of its exposures are covered under the global program.



Why is this important?

Deep local and global regulatory knowledge and fronting expertise help support clients' global programs and business needs.

About AIG

AIG and its member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services that help businesses and individuals manage risks, protect their assets and provide for retirement security.

What unites us across all these offerings is our commitment to helping businesses, communities and individuals prepare for and respond to times of uncertainty.

AIG's Multinational Leadership



Bill Rabl
CEO, AIG
Multinational



Karen Jury
Head of
Multinational,
UK



Philip Johnson
Head of
Multinational,
EMEA



Toby McNamara
Head of
Multinational,
North America



Jenny Boyd
Head of
Multinational,
APAC



Erick Ramos
Head of
Multinational,
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Jill Dixon
Multinational
Chief Operating
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Ayleen Frete
Global Head of
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Insights &
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Stephen Morton
Chief Underwriting
Officer, Global
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