



WorldRisk[®]

One international policy, many international solutions

Whether venturing overseas for the first time or managing established foreign operations, multinational organizations are vulnerable to a wide variety of risks typically not insured under a domestic insurance program.

AIG's WorldRisk[®] package policy provides organizations with a coordinated casualty insurance program to protect their assets, employees and reputation as they make the transition from an international newcomer to an established multinational player.

Take the Journey with AIG.



No foreign footprint?

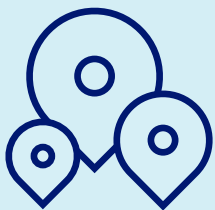
Sending employees on an exploratory trip overseas or exporting goods exposes organizations and their employees to the following:

- Injury to workers while traveling
- Third-party bodily injury and property damage
- Causing or being a victim of an automobile accident
- Kidnap-for-ransom or extortion attempts
- Political unrest

WorldRisk Fast Track "Trip Travel" Proposal (Minimum Premium = \$2,500)

- No hassle, self-service way to cover the basic liabilities and human capital exposures of clients initially entering the foreign marketplace
Product Liability coverage is available by request
- Renews automatically if there are no changes in exposure, but coverage can be adjusted as needed to accommodate changes in exposure
- Multi-year policy options available

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The organization grows.

Whether officially putting down roots or expanding operations across multiple countries/jurisdictions, clients and their employees now face risk of:

- Terrorist attacks
- Hazardous waste spills
- Direct physical damage and accompanying business interruption to owned property
- Employee fraud

WorldRisk keeps pace with an organization as its risk profile increases with its international growth

- Clients can choose multiple coverages, including Pollution Legal Liability offerings, to customize their own package offering
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- Includes immediate access to resources to mitigate the risk of reputational damage, loss of valued customers and vendors and revenue decline when faced with a man-made crisis event
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- Provides employees with 24/7 emergency security and political evacuation services by the AIG Travel team, ensuring reliable services and close coordination in claims resolution
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- Additional customized coverage options are available for clients with a larger footprint, providing ease of doing business with a client manager, advanced claims information access through IntelliRisk and more



Local licenses are obtained and foreign subsidiaries are established.

Multinational organizations now need to understand regulatory realities, foreign tax concerns and proof of insurance obligations in addition to their coverage needs.

WorldRisk transforms from a primary exporter's package policy into a Master/Difference-In-Conditions policy.

- Up to 20 local underlying policies can be provided under the WorldRisk package to keep clients' operations compliant with foreign insurance and tax regulations
- If more than 20 underlying policies are needed, we will convert the WorldRisk modular package into separate monoline controlled master programs for all lines, with the added benefit of dedicated account managers and customized claims handling procedures for more individualized attention
- Premium can be invoiced either in the U.S. dollars where local laws allow or through our local network offices
- Our global engineering staff can perform on-site loss control surveys to evaluate and consult on property protection, workplace safety and auto fleet maintenance



Claims Handling

If a client has a loss, our multinational claims team balances a quick local response with centralized coordination anywhere it's needed.

Technical claim specialists, who speak the local language and are located in-region, deploy within hours of notice, ensuring we hand-deliver advances after catastrophic events, arrange for immediate medical treatment or secure emergency evacuations.

Multilingual claim specialists can help ensure a smooth claims process no matter where in the world the loss takes place.

Claim payments can be made in-country and in local currencies worldwide.* What's more, multinational clients can customize their claim handling instructions to ensure consistent protocols across their locations.

*Where legally permissible and subject to policy language



Tools and Insights

Tap into AIG's multinational knowledge and experience – and gain insights to make well-informed insurance decisions.

Multinational Insurance Training Curriculum provides free, online accredited training for multinational risk assessment and program design.

MyAIG Client Portal allows access to local policy prints, invoices and statuses to help in real time management of international programs.

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IntelliRisk[®] Services provides clients with 24/7 web-based access to claims information and claim reporting capabilities, as well as the ability to generate a loss-run when they need it.

Learn More

Visit www.aig.com/worldrisk or contact your broker or local WorldRisk underwriter to learn more about our foreign casualty package options.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, 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 | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein. 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 jurisdictions, and coverage is subject to underwriting requirements and 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. 0421