

# AIG Onshore, GCC & North Africa





## The AIG Advantage

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with more than 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Property has over 80 dedicated underwriters across 18 countries in the EMEA region. The Property Line of Business distinguishes itself as one of the most experienced and proficient underwriting teams in the market.
- A team of more than 100 Client and Broker Engagement (CBE) leaders across EMEA works alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

### Risk Engineering

- AIG's global Risk Engineering Network can offer benchmarking and expertise across industries, including:
- Benchmarking and risk improvement recommendations for large clients
- Risk assessment and mitigation recommendations for middle-market clients.

### Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated "One AIG" Multinational Team includes over 500 experienced Underwriting, Legal, Operations, and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- Outstanding expertise providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analyses, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- We have a multi-award-winning Major Loss Claims Team.
- Our large network of AIG Claims Adjusters provides a consistent claims experience.
- The AIG Property Claims Promise affirms that our dedicated team of Claims Experts will mobilize in rapid response to a covered event and, after coverage is confirmed, will advance our policyholders up to 50% of an agreed loss estimate within seven days, giving them the immediate working funds they need for property damage and repairs, cleanup costs, and extra expenses.



## Facts & Figures

### Minimum Submission Requirements

- Name
- Activity
- Requested terms and conditions
- Excel spreadsheet of insured values split by building, contents, and business interruption per location (including full address)
- Loss control information as appropriate for exposure, including details regarding business and contingent business interruption
- 5+ years of loss history

### Limits

- Primary and Excess — Lead and Non-Lead: up to USD 500 million (every case is written on its own merit and typically on a quota share basis)



## Underwriting Sweet Spots

In our varied portfolio, our risk appetite crosses many industries with the following sweet spots:

- Financial institutions, communications, media and IT, manufacturing risks (e.g., automotive industry, electronics, electrical equipment, machinery), technology companies, healthcare, retail, general services, and quality real estate accounts.
- We offer Terrorism and Political Violence Coverage, both embedded and stand-alone.
- AIG Property is open to looking at a majority of industries with the ability to commit significant capacity.
- We offer our solutions in a Lead and Non-Lead position, depending on industry exposure to large volatile losses and Cat exposure. The lower the volatility exposure, the higher the retained share/capacity and/or desire to Lead.
- We provide a multitude of offerings, depending on the client needs, including standard or manuscript wordings, captive services, multinational programs, and client partnership or workshops.



## Capacity Considerations

We will consider all occupancies, however the deployment of our capacity is dependent on:

- Risk quality
- Loss experience
- Program conditions and pricing
- Commitment to risk management principles and acceptable account pricing
- Occupancy hazard

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

These products and services in the UAE are underwritten by American Home Assurance Company (Dubai Br.), a member company of AIG. American Home Assurance Company (Dubai Br.), is registered under UAE Federal Law No. 6 of 2007, Insurance Authority No. 79 Commercial License No. 613392.

**Property**  
Head of Commercial Property,  
GCC & North Africa

**Amer AbdulHadi**  
Email: [amer.abdulahadi@aig.com](mailto:amer.abdulahadi@aig.com)

**Distribution**  
Head of Distribution, UAE

**Sunil Bambral**  
Email: [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)

# EMEA Casualty — Primary & Excess



## The AIG Advantage

### Industry Focus

- AIG Casualty has a broad appetite across a vast majority of industries with the ability to commit significant capacity in preferred segments.
- Our Casualty risk transfer and risk management solutions combine data-driven insights with years of global experience in transportation, construction, manufacturing, global trade, and more — to help our clients dream big and rest easy.
- AIG Casualty provides a multitude of offerings, depending on the client needs: standard or manuscript wordings, captive services, and Multinational programs, as well as client partnership or workshops.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Casualty has over 100 dedicated underwriters across 24 countries in the EMEA region. With a regional team of product specialists, the Casualty Line of Business distinguishes itself as one of the most experienced and proficient underwriting teams in the region.
- A team of over 100 client and broker engagement leaders across EMEA work alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premium flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- Our International Global Casualty Claims Team, with outstanding technical expertise, is highly responsive throughout the claims process, delivering client services to help minimize the business impact of a claim.
- AIG Casualty Claims deals with thousands of new claims in EMEA each year.
- We can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.

| Capacity USD                                                     | Primary<br>(normally up to USD<br>25M) | Excess (<USD 50M attachment point)<br>Normally up to USD 50M | Excess (>USD 50M attachment point)<br>Normally up to USD 50M |
|------------------------------------------------------------------|----------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| Administrative and Support Service Activities                    | ●                                      | ●                                                            | ●                                                            |
| Apparel                                                          | ●                                      | ●                                                            | ●                                                            |
| Automotive Industry                                              | ●                                      | ●                                                            | ●                                                            |
| Building Materials and Equipment                                 | ●                                      | ●                                                            | ●                                                            |
| Construction                                                     | ●                                      | ●                                                            | ●                                                            |
| Electrical Products                                              | ●                                      | ●                                                            | ●                                                            |
| Financial Institutions                                           | ●                                      | ●                                                            | ●                                                            |
| Food and Beverage                                                | ●                                      | ●                                                            | ●                                                            |
| Furniture and Furnishings                                        | ●                                      | ●                                                            | ●                                                            |
| Glass Products                                                   | ●                                      | ●                                                            | ●                                                            |
| Heating Equipment                                                | ●                                      | ●                                                            | ●                                                            |
| Household Appliances                                             | ●                                      | ●                                                            | ●                                                            |
| Household Furnishing                                             | ●                                      | ●                                                            | ●                                                            |
| Lighting                                                         | ●                                      | ●                                                            | ●                                                            |
| Machinery                                                        | ●                                      | ●                                                            | ●                                                            |
| Medical-Related Products                                         | ●                                      | ●                                                            | ●                                                            |
| Metals                                                           | ●                                      | ●                                                            | ●                                                            |
| Minerals                                                         | ●                                      | ●                                                            | ●                                                            |
| Newspaper and Books                                              | ●                                      | ●                                                            | ●                                                            |
| Office Furniture                                                 | ●                                      | ●                                                            | ●                                                            |
| Packaging Products                                               | ●                                      | ●                                                            | ●                                                            |
| Paper Products                                                   | ●                                      | ●                                                            | ●                                                            |
| Professional, Scientific and Technical Activities (excluding PI) | ●                                      | ●                                                            | ●                                                            |
| Real Estate                                                      | ●                                      | ●                                                            | ●                                                            |
| Retail and Wholesale                                             | ●                                      | ●                                                            | ●                                                            |
| Rubber and Plastics                                              | ●                                      | ●                                                            | ●                                                            |
| Steel                                                            | ●                                      | ●                                                            | ●                                                            |
| Telecommunications                                               | ●                                      | ●                                                            | ●                                                            |
| Textiles                                                         | ●                                      | ●                                                            | ●                                                            |
| Toys and Leisure Goods                                           | ●                                      | ●                                                            | ●                                                            |
| Transportation Equipment                                         | ●                                      | ●                                                            | ●                                                            |



## No Appetite:

- Mining
- Ammunitions, armor
- Pharmaceuticals, invasive medical products (life science)
- Nuclear power
- Railway operations
- Test laboratories
- Construction of tunnels, bridges, dams



## Facts & Figures

### Minimum Information Requirements

- Name and website
- Activity
- Type of products
- Turnover
- Product quality controls
- Geography of distribution and exports
- Loss history

### Limits

- Primary Casualty – up to USD 25 million
- Excess Casualty – up to USD 50 million



## Underwriting Sweet Spots



### All Client Segments



### Multinational Companies



### Captive Solutions

**Casualty**  
Head of Casualty,  
GCC & North Africa

**Glen Lalchandani**  
Email: [girdhari.lalchandani@aig.com](mailto:girdhari.lalchandani@aig.com)

**Distribution**  
Head of Distribution, UAE

**Sunil Bambral**  
Email: [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

These products and services in the UAE are underwritten by American Home Assurance Company (Dubai Br.), a member company of AIG. American Home Assurance Company (Dubai Br.), is registered under UAE Federal Law No. 6 of 2007, Insurance Authority No. 79 Commercial License No. 613392.

# EMEA Casualty – Contaminated Products & Recall



## The AIG Advantage

### Industry Focus

- EMEA Contaminated Products & Recall has a broad appetite with focus and expertise in the food and beverage sector as well as cosmetics.
- We aim to provide capacity levels that are sustainable and can be maintained for the time of being the insurer.
- Every risk is different. Because of this, our specialist underwriters can provide tailor-made solutions to fit the business risk profile.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- EMEA Contaminated Products & Recall has developed a strong underwriting network across EMEA, with more than 10 underwriters positioned in 10 countries to provide technical underwriting expertise at a local level.
- Our EMEA-based underwriters are connected to a wider network of Contaminated Products & Recall underwriters located across the UK, Latin America, Asia Pacific, Japan, and Canada, enabling our team to provide underwriting solutions where our clients need them.
- A team of over 100 client and broker engagement leaders across EMEA work alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- Our International Casualty Claims Team, with outstanding technical expertise, is highly responsive throughout the claims process, delivering client services to help minimize the business impact of a claim.
- AIG Casualty Claims deals with thousands of new claims in EMEA each year.
- Our team of specialist lines claims professionals can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we most likely have seen it before and know the best processes to follow.
- AIG provides value to customers through the engagement of consultants—not only during a crisis, but also to support risk management on an ongoing basis.



## Facts & Figures

### Minimum Information Requirements

Completed proposal form (preferable) to include:

- Name and website
- Business description and activity including details on product range and locations of exports
- Third-party audit report relating to risk and quality management
- Fully filled out CPI application form
- Insured location(s)
- Turnover
- Loss history
- Recall plan and product traceability

### Limits and Premiums

- Up to USD 25 million depending on coverage, risk and industry
- Minimum premium and deductibles are based upon coverage, risk and industry

| Segment                                   | Appetite |
|-------------------------------------------|----------|
| Manufacturing                             |          |
| Meats                                     | ●        |
| Poultry                                   | ●        |
| Dairy, Cheese, Ice Cream, Frozen Desserts | ●        |
| Fresh Milk                                | ●        |
| Fruit, Vegetable, Canned Specialties      | ●        |
| Cereal, Grain, Rice and Flour             | ●        |
| Dog and Cat Food                          | ●        |
| Animal Feed                               | ●        |
| Bread and Bakery Products                 | ●        |
| Chocolate and Nuts                        | ●        |
| Soft Drinks and Alcohol                   | ●        |
| Cigarettes, Tobacco and Cigars            | ●        |
| Cans, Containers and Food Packaging       | ●        |
| Soap and Cleaning Products                | ●        |

| Segment                  | Appetite |
|--------------------------|----------|
| Agriculture              |          |
| Fruit, Veg, Crop Growing | ●        |
| Livestock                | ●        |
| Aquaculture (Fish Farms) | ●        |
| Agricultural Services    | ●        |
| Wholesale Trade          |          |
| Food and Drink           | ●        |
| Farm Supplies            | ●        |
| Retail Trade             |          |
| Food and Bakery Stores   | ●        |
| Restaurants and Cafes    | ●        |



**Crisis Management**  
Casualty Underwriter,  
GCC & North Africa

**Polina Makienko**  
Email: [polina.makienko@aig.com](mailto:polina.makienko@aig.com)

**Distribution**  
Head of Distribution, UAE

**Sunil Bambral**  
Email: [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

These products and services in the UAE are underwritten by American Home Assurance Company (Dubai Br.), a member company of AIG. American Home Assurance Company (Dubai Br.), is registered under UAE Federal Law No. 6 of 2007, Insurance Authority No. 79 Commercial License No. 613392.



## The AIG Advantage

### Industry Focus

- EMEA Environmental has a broad appetite across a vast majority of industries.
- Every risk is different. Because of this, our specialist underwriters can provide tailor-made solutions to fit the business risk profile.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- EMEA Environmental has developed a strong, dedicated underwriting network across EMEA, with over 20 underwriters located in 15 countries to provide technical underwriting expertise at a local level.
- Environmental underwriters in EMEA are also networked with a team of Environmental underwriters located across the UK, Latin America, Asia Pacific, Japan, and the U.S., enabling our team to provide underwriting solutions where our clients need them.
- A team of over 100 client and broker engagement leaders across EMEA work alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- Our International Casualty Claims Team, with outstanding technical expertise, is highly responsive throughout the claims process, delivering client services to help minimize the business impact of a claim.
- AIG Casualty Claims deals with thousands of new claims in EMEA each year. We work with the client to find the right solution, taking into account the client’s needs and requirements. Our internal specialization is also complemented by a panel of local and international environmental experts.
- We can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we most likely have seen it before and know the best processes to follow.



## Facts & Figures

### Minimum Information Requirements

Completed proposal form (or equivalent) to include:

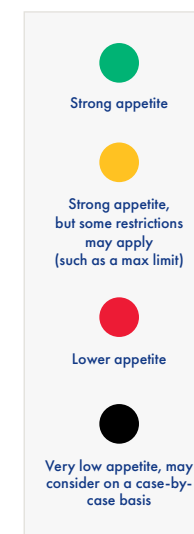
- Name and website
- Business description and activity
- Insured location(s)
- Turnover and / or contract value (contractor policies)
- Loss history (including S&A claims on non-EIL specific policies)

### Limits and Premiums

- Up to USD 50 million depending on risk and industry
- Minimum premium and deductibles are based upon risk and industry

| Segment                           | Appetite |
|-----------------------------------|----------|
| Agriculture                       | ●        |
| Mining (sub-surface)              | ●        |
| Quarrying                         | ●        |
| Construction                      | ●        |
| Manufacturing                     |          |
| Food and Beverage                 | ●        |
| Clothes and Textiles              | ●        |
| Wood and Metal Products           | ●        |
| Paper Products                    | ●        |
| Packaging Products                | ●        |
| Commercial Printing               | ●        |
| Pharma, Chemicals and Fertilizers | ●        |
| Ammunition and Explosives         | ●        |
| Rubber and Plastics               | ●        |
| Building Products                 | ●        |
| Foundries and Smelting            | ●        |
| Machinery, Tools and Equipment    | ●        |
| Automotive                        | ●        |
| Electronics and Appliances        | ●        |
| Toys and Leisure Goods            | ●        |

| Segment                               | Appetite |
|---------------------------------------|----------|
| Transportation                        |          |
| Road                                  | ●        |
| Railroad and Shipping                 | ●        |
| Logistics                             | ●        |
| Airports and Aircraft Ground Services | ●        |
| Air Transportation                    | ●        |
| Energy                                |          |
| Refineries                            | ●        |
| Renewable Energy                      | ●        |
| Oil and Gas Wells                     | ●        |
| Power Gen Companies                   | ●        |
| Bulk Storage and Pipelines            | ●        |
| Petrol/Gasoline Filling Stations      | ●        |
| Waste Management and Recycling        |          |
| Water and Wastewater Treatment        | ●        |
| Waste Collection and Recycling        | ●        |
| Waste Operators                       | ●        |
| Miscellaneous                         |          |
| Wholesale and Retail Trade            | ●        |
| Real Estate                           | ●        |
| Services and Public Administration    | ●        |





## Underwriting Sweet Spots



**Differentiated Product  
Offering: Pollution Legal  
Liability and Contractors  
Pollution Liability**



**Multiyear Policies  
for M&A,  
Construction projects**



**Captive Solutions**

**Casualty**  
Head of EIL,  
GCC & North Africa

**Roger Thevarajah**  
Email: [roger.thevarajah@aig.com](mailto:roger.thevarajah@aig.com)

**Distribution**  
Head of Distribution, UAE  
**Sunil Bambral**  
Email: [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

These products and services in the UAE are underwritten by American Home Assurance Company (Dubai Br.), a member company of AIG. American Home Assurance Company (Dubai Br.), is registered under UAE Federal Law No. 6 of 2007, Insurance Authority No. 79 Commercial License No. 613392.



## The AIG Advantage

### Product Offering

- We specialize in tailor made travel insurance products and technology solutions for all partners in the GCC & North Africa region, with a focus on airlines partnerships, online travel agencies, visa processors, reinsurance companies/brokers, and financial institutions for regional and global travel related risks.
- Our wholly owned and in-house global 24-hour AIG Service Centre supports assistance and claims for leisure and business travellers, with a dedicated telephone number and email address.
- Key product offerings include Medical Expenses/Evacuation, Trip Cancellation/Curtailment, and Loss of Baggage/Personal Effects. All our travel insurance products are Schengen Visa Compliant.
- We are flexible in terms of the limits and coverages provided, depending on client's requirements and the budget.

### The Details

We work with clients who wish to offer travel insurance to complement their core products, such as flight tickets, hotel bookings, and/or tour activity packages. Airlines and online travel agencies are a core focus of AIG Travel globally.

- We can provide related insurance products across the GCC & North Africa region, depending on where the customer resides.
- Minimum gross premium to be generated for a new partnership opportunity would be USD 500,000.
- Open to discuss commission and marketing fee options with our partners. As we are the insurance experts in the region, we are there to advise on the latest market regulatory landscape in any country in relation to travel insurance business activity.
- Bespoke product offerings considered, depending on the size of the opportunity, e.g., offer Multi-Risk, Medical Expense and Trip Cancellation products with varying coverage benefits and limits.
- Quick and smooth product launch process facilitated by connections with AIG's back-end platform including guidance/support provided to client's IT systems' teams to facilitate a fast product launch.
- Minimum term agreement of three years.

### Technology & Global Reach

- AIG Travel has technology solutions to enable seamless integration and sale of the travel insurance product on multinational partner websites. We can also provide fulfilment of sale on behalf of the client and offer specific digital tools and marketing expertise to support optimal sales.
- Close collaborations with our partners will help drive customer-focused innovations, coverage updates and testable propositions.
- We make continuous investments in our partnerships and offer optimization expertise, directed by our dedicated AIG Optimization Data Scientists and Program Managers.
- We are a multinational partner with customers across multiple markets and access to relevant and compliant products irrespective of their residency.

### AIG Claims Expertise

- AIG Travel has six Service Centres located around the world. These Centres provide 24/7 multilingual support on a range of issues and topics, from product questions to medical emergencies. For GCC and North Africa markets, we have a single point of contact point from the 24-Hour Service Centre to assist travellers at any time.
- We also have a dedicated regional travel claims team to review claim submissions and process payments within a given SLA and a quick & easy option for travellers to submit claims online.



## Facts & Figures

### Minimum Submission Requirements

- Standard questionnaire
- Claims experience information for at least the previous three years

### Limits and Premiums

- Minimum annual premium of USD 25,000 for NAC ("No Additional Charge") programs.
- Minimum annual premium of USD 500,000 for Retail programs including multinational programs.

## Industry Focus

### Airlines and Online Travel Agencies

Based on our regional experience and partner portfolio, we are the leading travel insurance provider in offering the right product and technology solution for existing and new partners.

Our focus is to offer the travel insurance product within the ticket booking journey via the partner website and thereby becomes part of the ticket booking. Travel insurance policies are issued on a real time basis at the time of ticket/travel insurance purchase via the partner website, and policy documents are sent to the traveller directly by email with a system generated policy number from the AIG back-end system.

### Financial Institutions

We focus on No Added Cost (NAC) deals, which are embedded travel insurance products for customer accounts or credit cards. Premiums are based on card type and volume of cards to be insured. We will often look at these deals in conjunction with Accident & Health where the client or broker is seeking multiple products to embed in their account or card.

## Travel

**Head of Retail  
(A&H, Travel and Warranty)**

**Sahar Al Farra**

Email: [Sahar.Farra@aig.com](mailto:Sahar.Farra@aig.com)

## Distribution

**Head of Distribution,  
UAE**

**Sunil Bambral**

Email: [Sunil.Bambral@aig.com](mailto:Sunil.Bambral@aig.com)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

# EMEA Financial Lines — Financial Institutions



## The AIG Advantage

### Product Offerings

- AIG offers a full suite of Financial Lines products, including FI D&O, FIPI, FI Crime, EPL, PTL, K&R and Cyber, enabling clients to source their insurance needs from a single carrier.
- AIG provides industry-specific blended products for Financial Institutions, such as Investment Managers Insurance and Private Equity and Venture Capital Insurance, which reduces the risk of gaps between the various insuring clauses.
- From the boutique asset manager to the largest banks and insurance companies, no risk is too small or too large for AIG to insure.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 60 specialized FI underwriters across 24 countries in the EMEA region, along with a regional team of product specialists.

### AIG Multinational

- We have decades of experience providing multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- In EMEA, the AIG Financial Lines Claims Team handles thousands of new claims every year.
- AIG promises an initial response to every claim within five working days and a single point of contact throughout the lifecycle of the claim.
- With one of the largest teams of Financial Lines claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.



## Facts & Figures

### Minimum Information Requirements

- Completed proposal forms
- Annual financial statements
- Fund offering memoranda
- Investment presentations

### Limits and Deductibles

Working capacities:

- D&O USD 15 million
- FIPI USD 10 million
- Crime USD 10 million
- EPL USD 10 million
- PTL USD 10 million

### Minimum Premium Requirements

- Risk dependent



## Underwriting Sweet Spots

### Preferred Clients



**Banks**



**Insurance Companies**



**Asset Management Firms**  
Including Investment Managers,  
Funds and Fund Managers,  
Hedge Funds, Investment Advisors,  
and VC and PE Firms

### Caution



**Crypto-Focused FIs**



**Fund Administrators**



**Factoring Firms**

### Financial Lines

Head of Financial Lines,  
GCC & North Africa

**Ahmad El Tawil**

Email: [ahmad.eltawil@aig.com](mailto:ahmad.eltawil@aig.com)

### Distribution

Head of Distribution,  
UAE

**Sunil Bambral**

Email: [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

These products and services in the UAE are underwritten by American Home Assurance Company (Dubai Br.), a member company of AIG. American Home Assurance Company (Dubai Br.), is registered under UAE Federal Law No. 6 of 2007, Insurance Authority No. 79 Commercial License No. 613392.

# EMEA Financial Lines – Management Liability for Commercial Risks



## The AIG Advantage

### Product Offerings

- From a local family business to a large multinational corporation, no risk is too small or too large for AIG to insure in Financial Lines.
- AIG offers a full suite of Financial Lines products for commercial institutions, such as D&O, PI, crime, cyber, EPL, PTL and K&R, enabling clients to source multiple insurance needs from a single carrier.
- AIG Financial Lines has a broad appetite across our products and is a primary and excess capacity provider, with the ability to commit significant capacity.
- We provide a multitude of offerings, depending on the client needs: pre-rated products, standard or manuscript wordings, captive services, multinational programs, client partnership and workshops.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 70 management liability underwriters across 24 countries in the EMEA region. With a regional team of product specialists, Financial Lines distinguishes itself as one of the most experienced and proficient underwriting teams in the region.
- A team of over 100 client and broker engagement leaders across EMEA works alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- The AIG Financial Lines Claims Team handles thousands of new claims every year worldwide.
- With one of the largest teams of Financial Lines claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter what kind of situation, we’ll have seen it before and know the best processes to follow and best steps to take.



## Facts & Figures

### Minimum Information Requirements

- Latest annual financial statements (sufficient for non-binding indications)
- Completed proposal forms

### Limits and Premiums

- Typically, USD 15 million for D&O and EPL
- Typically, USD 2.5 million for Commercial
- No minimum premium requirements



## Underwriting Sweet Spots



## Multinational Programs



## Private Companies



## SME Risks, Facilities and Schemes



## Large and Complex Risks That Require Specialist Expertise

Like Non-U.S. POSI & IPO, Runoff Captive Solutions

|                   |                                 | D&O                                                     | EPL                          |                              | PTL                                                    | Crime                          |
|-------------------|---------------------------------|---------------------------------------------------------|------------------------------|------------------------------|--------------------------------------------------------|--------------------------------|
|                   |                                 |                                                         | U.S. Employees               | Non-U.S. Employees           |                                                        |                                |
| Capacity EUR      |                                 | Normally up to USD15 million, but lower for U.S. listed | Normally up to USD10 million | Normally up to USD15 million | Normally up to USD15 million, but lower for U.S. plans | Normally up to USD 2.5 million |
| Policyholder      | U.S. Listed                     | ●                                                       | -                            | -                            | -                                                      | -                              |
|                   | Large Corporate >USD10B Revenue | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
| Healthcare        | Pharmaceutical                  | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Biotech                         | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
| Automobile        | Manufacturing & Components      | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
| Consumer Services | Hotels & Restaurants            | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Casino & Gaming                 | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Education                       | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
| Energy            | Oil & Gas                       | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Utilities                       | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
| Material          | Chemicals                       | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Mining                          | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Paper & Forest                  | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Construction                    | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
| Transportation    | Aviation                        | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Marine                          | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Road & Rail                     | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
| Retail            | Distribution                    | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Multiline                       | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
| Communications    | IT                              | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Telecom                         | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Media & Entertainment           | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
| Real Estate       | Commercial                      | ●                                                       | ●                            | ●                            | ●                                                      | -                              |
|                   | Residential                     | ●                                                       | ●                            | ●                            | ●                                                      | -                              |

● Strong appetite

● Strong appetite, but some restrictions may apply (such as a max limit)

● Lower appetite

● Very low appetite, may consider on a case-by-case basis

## Financial Lines Head of Financial Lines, GCC & North Africa

**Ahmad El Tawil**  
Email: [ahmad.eltawil@aig.com](mailto:ahmad.eltawil@aig.com)

## Distribution Head of Distribution, UAE

**Sunil Bambral**  
Email: [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

These products and services in the UAE are underwritten by American Home Assurance Company (Dubai Br.), a member company of AIG. American Home Assurance Company (Dubai Br.), is registered under UAE Federal Law No. 6 of 2007, Insurance Authority No. 79 Commercial License No. 613392.

# EMEA Financial Lines — Professional Indemnity



## The AIG Advantage

### Product Offerings

- AIG has a broad PI appetite, from traditional classes to technology exposures, and is a primary and excess provider.
- AIG Financial Lines provides a multitude of offerings, depending on the needs of the client, including easy-to-use pre-rated products, standard or manuscript wordings, captive services and multinational programs.
- From a local family business to a large multinational corporation, no risk is too small or too large for AIG to cover.
- AIG is particularly experienced in writing PI facilities and schemes where we can simplify the underwriting process to suit the needs of the policyholder.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 112 specialized PI underwriters across 24 countries in the EMEA region, along with a regional team of product specialists.
- A team of over 100 client and broker engagement leaders across EMEA works alongside underwriters to ensure swift responses and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- In EMEA, the AIG Financial Lines Claims Team handles thousands of new PI claims every year.
- AIG promises an initial response to every claim within five working days and a single point of contact throughout the lifecycle of the claim.
- With one of the largest teams of Financial Lines claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.



## Facts & Figures

## Minimum Information Requirements

- Completed proposal forms

## Limits and Deductibles

Working Capacities:

- PI USD 15 million

## Minimum Premium Requirements

- Risk dependent



## Underwriting Sweet Spots

### Preferred Clients



**Technology Companies**



**Media and PR Firms**



**Business and Management Consultants**



**Multinational Programs**



**Regulated Professions**

Such as insurance brokers, notaries, auditors and real estate agents



**Miscellaneous Professions**

Such as event managers, industry associations and more



**SME Risks/Facilities and Schemes**

### Caution



**Architects and Engineering/Design and Construction**



**Surveyors**



**Medical Malpractice**

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

These products and services in the UAE are underwritten by American Home Assurance Company (Dubai Br.), a member company of AIG. American Home Assurance Company (Dubai Br.), is registered under UAE Federal Law No. 6 of 2007, Insurance Authority No. 79 Commercial License No. 613392.

## Financial Lines

Head of Financial Lines,  
GCC & North Africa

**Ahmad El Tawil**

Email: [ahmad.eltawil@aig.com](mailto:ahmad.eltawil@aig.com)

## Distribution

Head of Distribution,  
UAE

**Sunil Bambral**

Email: [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)



## The AIG Advantage

### Product Offering

- AIG has the largest cyber insurance team in EMEA.
- We have deep experience in underwriting cyber risks and handling complex cyber claims.
- Our experience and expertise enables us to deliver high quality advice and local underwriting and claims support to brokers.

### Global Capabilities

- AIG can issue cyber insurance policies in over 60 countries around the world and offers support for multinational and international clients.
- We have a successful track record in tailoring cyber cover for specialist requirements.

### Cyber Risk Advisory

- We provide tailor-made feedback on the cyber security posture of our insureds through a team of experienced Cyber Risk Advisors across the EMEA region.
- AIG continuously monitors clients' publicly-facing internet infrastructures for key vulnerabilities, infections and misconfigurations.
- If AIG spots signs that may potentially lead to a substantial cyber incident, the client is alerted and can be guided through remediation by our Cyber Risk Advisors.

### Cyber Loss Prevention

- AIG provides a range of complimentary cyber loss prevention services where annual premiums exceed USD 5,000 (USD 900 or more for SMEs).
- This service helps prevent a cyber loss from happening in the first place and includes:
  - Employee Cybersecurity eLearning and Phishing Simulations
  - Blacklist IP Blocking & Domain Protection
  - Infrastructure Vulnerability Scan
  - Darknet Credential Exposure
  - Identity Risk Assessment
  - Security Risk Ratings
  - Cybersecurity Information Portal
  - AIG CyberMatics
  - AIG Cyber Loss Control Orientation

### AIG First Response

- Tried and tested 'First Response' approach: immediate IT, forensic and legal help after a breach.
- One hour response time to help mitigate client losses as early as possible.
- No policy retention for 'First Response'



## Facts & Figures

### Minimum Information Requirements for Coverage

Completed proposal forms and supplemental information: OSP supplemental, ransomware application form, OT supplemental form

### Limits

- Typically up to USD 10m

### Minimum Premium Requirements

- No minimum premium applicable



## Underwriting Sweet Spots



**Multinational programs with local policies**



**Captive programs**



**Appetite across all revenue segments**  
(SME, Mid Market, Large Corporate)

| Segment                                          | Appetite |
|--------------------------------------------------|----------|
| Manufacturing                                    | ●        |
| Retail                                           | ●        |
| Hospitality                                      | ●        |
| Education                                        | ●        |
| Logistics                                        | ●        |
| Transportation / Shipping                        | ●        |
| Financial Institutions                           | ●        |
| Food and Beverage                                | ●        |
| Utilities and Energy                             | ●        |
| IT – Telco - Tech Companies                      | ●        |
| Health and Pharma                                | ●        |
| Airlines and Airports                            | ●        |
| Law Firms                                        | ●        |
| Hospitals                                        | ●        |
| Marine / Port Terminal Activities                | ●        |
| Payment Processors                               | ●        |
| Gambling and Gaming                              | ●        |
| Cannabis/Drugs                                   | ●        |
| Credit Bureaus and Rating Agencies               | ●        |
| Crypto Currencies/Brokers                        | ●        |
| Weapons Industry                                 | ●        |
| Adult Entertainment                              | ●        |
| Government Entities/National Agencies            | ●        |
| DNA Testing Direct-To-Consumer                   | ●        |
| Social Networking Sites – Social Media Platforms | ●        |

● Strong appetite

● Appetite, but some restrictions may apply (such as a max limit)

● Outside or highly selective appetite

**Financial Lines**  
Financial Lines Underwriting  
Manager, GCC & North Africa

**Jessica Mulcahy**

Email: [jessica.mulcahy@aig.com](mailto:jessica.mulcahy@aig.com)

**Distribution**  
Head of Distribution,  
UAE

**Sunil Bambral**

Email: [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)



## The AIG Advantage

### Modular Offering

- Our modular product creation ensures quick and easy customization of products, resulting in excellent customer-centric solutions through individually tailored insurance programs available online for Business Partners.

### Supporting Platforms / AIG One

- Our easy-to-use platform offers Business Partners a fully automated underwriting and pricing process, including policy issuance.
- One common Small and Medium-sized Enterprises (SME) system for all business transactions (new business, contract changes) ensures a seamless integration via API to Business Partner systems.

### Speed of Service

- We offer fast and efficient service and portfolio management tools to meet client needs and achieve distribution excellence.

### Value for Money

- We offer comprehensive coverage for the right price and exceptional customer service.



## Advantages for Our Business Partners

### AIG Expertise

- We bring decades of experience dealing with complex business risks to the SME market.

### Best-in-Class Claims Experience

- We provide one dedicated claims adjuster throughout the full lifecycle of the claim, with constant communication coordinated with the Business Partner, and a claims notification number available within 48 hours.

### A Digital Journey

- We offer a digital journey that includes an insurance quote in less than three minutes, a dynamic questionnaire for a simplified process, and contractual documents that are available instantly within AIG One.

### An Insurer by Your Side

- AIG provides daily support for our Business Partners and a dedicated Business Partner service, including expert underwriters.



## Advantages for Our SME Clients

### A Brand SMEs Can Trust

- We offer innovative solutions to SMEs through our local market experience.

### Comprehensive Coverage

- We provide complete coverage in an “all risks” model for SMEs. Coverage adapts to the activities and needs of each company (limits of guarantees, deductibles, options).

### No Claim Is Too Complex

- By choosing our solutions, SMEs benefit from the expertise and responsiveness of our experienced Claims Managers.



Facts & Figures

Minimum Information Requirements

- Name and address
- Business activity
- Annual turnover
- Type of cover
- Desired sum insured/indemnity period
- Loss history

Additional Information for Property Coverage

- Construction type, primary use of the building and occupancy
- Building ownership
- Fire and theft protection

Limits and Premiums

- Across the UAE:
- Turnover threshold per location in the UAE is USD 10 million (except for 100% office exposure where we can waive this)
  - Sums Insured threshold (Property Damage / Business Interruption) is USD 15 million per location



Underwriting Sweet Spots



Preferred business activities: offices, hotels, artisan, cafes and restaurants, and retail shops

Appetite Guide (on average; local specifics may apply)

| Capacity USD<br>Depending on local specifics, on average | Property<br>(Buildings, Content, BI)<br>Maximum up to USD 15M per location | Casualty<br>(GL and PL)<br>Maximum aggregate up to USD 15M |
|----------------------------------------------------------|----------------------------------------------------------------------------|------------------------------------------------------------|
| Offices                                                  | ●                                                                          | ●                                                          |
| Hospitality                                              | ●                                                                          | ●                                                          |
| Retail                                                   | ●                                                                          | ●                                                          |
| Wellness and Beauty                                      | ●                                                                          | ●                                                          |
| Education                                                | ●                                                                          | ●                                                          |
| Health and Medical                                       | ●                                                                          | ●                                                          |
| Artisan Production                                       | ●                                                                          | ●                                                          |
| Other Trade and Crafts                                   | ●                                                                          | ●                                                          |
| Recreation                                               | ●                                                                          | ●                                                          |
| Industrial Production                                    | ●                                                                          | ●                                                          |
| Construction and Maintenance                             | ●                                                                          | ●                                                          |

●

Strong appetite

●

Strong appetite, but some restrictions may apply (such as a max limit)

●

Lower appetite

●

Very low appetite, may consider on a case-by-case basis

No Appetite:

- Agriculture
- Mining
- Energy
- Transport
- Public Sector
- Wholesale

SME  
Head of SME Segment,  
GCC & North Africa  
Quadir Sarwar  
Email: [quadir.sarwar@aig.com](mailto:quadir.sarwar@aig.com)

Distribution  
Head of Distribution, UAE  
Sunil Bambral  
Email: [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

These products and services in the UAE are underwritten by American Home Assurance Company (Dubai Br.), a member company of AIG. American Home Assurance Company (Dubai Br.), is registered under UAE Federal Law No. 6 of 2007, Insurance Authority No. 79 Commercial License No. 613392.



## The AIG Advantage

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- Our Multinational Team has over 40 years of experience and work closely alongside legal, claims, credit, and client and broker engagement leaders to ensure swift responsiveness and a seamless experience for clients and brokers.
- We have dedicated Multinational Client Executives for assigned clients, enabling consistent execution of tailored solutions.
- We have decades of experience in providing fully compliant global programs for clients through our worldwide network.

### Product Offerings

- We have the breadth to meet virtually any risk challenge, with a product portfolio and risk consulting expertise spanning Property & Casualty, Financial Lines, and A&H, as well as Marine.
- We have the ingenuity and capacity to support with traditional to highly specialized offerings:
  - **Controlled Master Programs:** keeping clients protected across borders with local coverage capabilities in over 215 territories.
  - **Captive Solutions:** helping companies address traditional and nontraditional exposures by providing captive fronting programs to assist clients in managing their risks.
  - **Stand-alone local policies or global policies with Freedom of Services (FOS) capabilities.**

### Captive Fronting Experience

- We have decades of experience in providing Multinational captive fronting solutions in EMEA each year.
- We have a dedicated team of Global Fronting Specialists in EMEA who are integrated with experts from Multinational, Credit, Claims and Underwriting.
- We offer efficient global premium movement with dedicated Reinsurance Administrator Teams providing ISO-certified service quality.
- Our integrated multinational captive fronting underwriting capabilities allow for expert program design, optimal structuring and implementation, as well as proactive response times in each region through a single point of contact.

### Multinational Tools

- **The Client Brief** is a bespoke client and broker tool aligning all stakeholders' timelines and accountabilities, along with program structuring rationale, compliance considerations, territorial analysis, and key documentation requirements.
- **myAIG Client Portal** is a comprehensive account management tool providing real-time access to a portfolio summary with policy and premium status, policy documentation, and the IntelliRisk<sup>®\*</sup> claims dashboard.
- **IntelliRisk<sup>®\*</sup>** is a claims dashboard providing claim metrics, trends, and analysis on claim distribution and loss history.

<sup>\*</sup>Where legally permitted.



## Facts & Figures

### Minimum Information Requirements for Local Policies

- Local subsidiary name and address
- Local revenue, assets and values depending on product
- Insured location(s)
- Limits and deductibles

### Multinational Clients in EMEA

- 85 clients with Controlled Master Programs
- 100 Controlled Master Programs in place
- 700 local policies issued for EMEA clients
- 3 Captive Programs serviced

### Key Pre-Inception Considerations

- Cash before cover
- Central vs. local collection
- Retentions and premium exportability
- Tariffs
- Policy wording
- Special local coverages
- Exportability of reinsurance
- Taxes, surcharges and parafiscals
- Local fulfillment requirements
- Sanctions



## Underwriting Sweet Spots



### Preferred Insurance Lines

Multinational programs for all traditional insurance lines, as well as emerging lines such as Cyber, Marine & Property.



### Preferred Client Sector

Multinationals in all sectors, including manufacturing, engineering, all service sectors, and utilities, with operations in virtually all geographic locations.



### Preferred Client Size

Multinational companies of all sizes, from clients with one or two overseas operations to global conglomerates.

**Multinational**  
Head of Multinational,  
GCC & North Africa

**Minas Hatzidakis**  
Email: [minas.hatzidakis@aig.com](mailto:minas.hatzidakis@aig.com)

**Distribution**  
Head of Distribution,  
UAE

**Sunil Bambral**  
Email: [Sunil.Bambral@aig.com](mailto:Sunil.Bambral@aig.com)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

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](http://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.

# Onshore Contact Details:



## Distribution:

**Joseph Bejjani** Chief Distribution Officer, GCC & North Africa | [joseph.bejjani@aig.com](mailto:joseph.bejjani@aig.com)

**Sunil Bambral** Head of Distribution, UAE | [sunil.bambral@aig.com](mailto:sunil.bambral@aig.com)

**Rohan Srivastava** Business Development Manager, UAE | [rohan.srivastava@aig.com](mailto:rohan.srivastava@aig.com)

**Apaar Gupta** Business Development Manager, UAE | [Apaar.Gupta@aig.com](mailto:Apaar.Gupta@aig.com)

**Jihane Lebbihi** Business Development Manager, UAE | [jihane.lebbihi@aig.com](mailto:jihane.lebbihi@aig.com)

## Property:

**Amer Abdulhadi** Head of Commercial Property, GCC & North Africa | [amer.abdulhadi@aig.com](mailto:amer.abdulhadi@aig.com)

**Simeon Gushev** Technical Underwriting Manager, GCC & North Africa | [Simeon.gushev@aig.com](mailto:Simeon.gushev@aig.com)

**Rachna Rajendran** Property Underwriter | [rachna.rajendran@aig.com](mailto:rachna.rajendran@aig.com)

## Marine:

**Jinto Hanley** Head of Marine, GCC & North Africa | [jinto.hanley@aig.com](mailto:jinto.hanley@aig.com)

**Akash Lakhani** Marine Underwriter | [akash.lakhani@aig.com](mailto:akash.lakhani@aig.com)

**Chamila Dissanayake** Junior Marine Underwriter | [chamila.dissanayake1@aig.com](mailto:chamila.dissanayake1@aig.com)

## Casualty:

**Glen Lalchandani** Head of Casualty, GCC & North Africa | [girdhari.lalchandani@aig.com](mailto:girdhari.lalchandani@aig.com)

**Kanchan Korani** Deputy Head of Casualty, UAE | [kanchan.korani@aig.com](mailto:kanchan.korani@aig.com)

**Edwin Diaz** Casualty Portfolio Manager, GCC & North Africa | [edwin.diaz@aig.com](mailto:edwin.diaz@aig.com)

**Polina Makienko** Contaminated Products Insurance Leader and Casualty Underwriter - FAC Reinsurance, GCC & North Africa | [polina.makienko@aig.com](mailto:polina.makienko@aig.com)

**Mona Samson** Junior Casualty Underwriter | [mona.samson@aig.com](mailto:mona.samson@aig.com)

**Fatma Abdulrahman** Retail Casualty Analyst | [fatma.abdulrahman@aig.com](mailto:fatma.abdulrahman@aig.com)

## Travel:

**Sahar Al Farra** Head of Retail (A&H, Travel and Warranty) | [Sahar.Farra@aig.com](mailto:Sahar.Farra@aig.com)

**Sarp Alkis** Head of Underwriting – A&H and Travel, GCC and North Africa | [sarp.alkis@aig.com](mailto:sarp.alkis@aig.com)

**Kartik Kaul** Global Programs Manager, GCC & North Africa | [kartik.kaul@aig.com](mailto:kartik.kaul@aig.com)

**Buddhika Anurudda** Underwriting & Analytics Associate, GCC & North Africa  
[buddhika.anurudda@aig.com](mailto:buddhika.anurudda@aig.com)

## Financial Lines:

**Ahmad El Tawil** Head of Financial Lines, GCC & North Africa | [ahmad.eltawil@aig.com](mailto:ahmad.eltawil@aig.com)

**Igor Chichkan** Head of Financial Lines, UAE | [igor.chichkan@aig.com](mailto:igor.chichkan@aig.com)

**Hadil Abo Hamda** Deputy Head of Financial Lines, UAE | [hadil.abohamda@aig.com](mailto:hadil.abohamda@aig.com)

**Pooja Shetty** Commercial PI Underwriter | [pooja.shetty@aig.com](mailto:pooja.shetty@aig.com)

**Hadeel Bustami** Financial Lines Underwriter | [hadeel.bustami@aig.com](mailto:hadeel.bustami@aig.com)

**Kevin Jeremiah** Financial Lines Underwriter | [kevin.jeremiah@aig.com](mailto:kevin.jeremiah@aig.com)

## Cyber:

**Ahmad El Tawil** Head of Financial Lines, GCC & North Africa | [ahmad.eltawil@aig.com](mailto:ahmad.eltawil@aig.com)

**Jessica Mulcahy** FL Underwriting Manager – FAC Reinsurance, GCC & North Africa  
[jessica.mulcahy@aig.com](mailto:jessica.mulcahy@aig.com)

## SME:

**Quadir Sarwar** Head of SME Segment, GCC & North Africa | [quadir.sarwar@aig.com](mailto:quadir.sarwar@aig.com)

**Vindhya Weligamakasige** SME Segment Assistant Manager | [vindhya.weligamakasige@aig.com](mailto:vindhya.weligamakasige@aig.com)

## Multinational:

**Minas Hatzidakis** Head of Multinational, GCC & North Africa | [minas.hatzidakis@aig.com](mailto:minas.hatzidakis@aig.com)

**Nikitha Zacharia** Senior Multinational Client Coordinator | [nikitha.zacharia@aig.com](mailto:nikitha.zacharia@aig.com)

**Jeena Vinoy** Senior Multinational Client Coordinator | [jeena.vinoy@aig.com](mailto:jeena.vinoy@aig.com)

**Nikol Nasaouati** AIG Network Partner Relationship | [nikol.nasaouati@aig.com](mailto:nikol.nasaouati@aig.com)