

# How can we help?

WHY AIG?



We have tremendous expertise in Group Personal Accident (PA) and Travel Insurance for businesses of all shapes and sizes. To help our brokers win and retain more business with AIG, here are some of our underwriting sweet spots and market differentiators, along with some of our Group PA & Travel team dedicated to help you.

# Group PA & Travel Underwriting Sweet Spots



### Group A&H/Travel

- Businesses with strong credit management fundamentals
- Strong balance sheet and appetite for risk sharing through aggregated first loss policy structure
- Multinational companies trading through multiple entities worldwide



### Individual A&H

- Individuals looking for comprehensive and preunderwritten solutions
- Accident and sickness insurance solutions issued through end-to-end digital fulfillment



### **Distribution Channels**

- Direct to Consumer
- · Affinity / Partnerships
- · Broker / Intermediary
- Cedant

### **Preferred Clients**

- ✓ All industrial sectors
- ✓ Businesses of all sizes from SMEs to multinationals, subject to a minimum of 10 employees
- ✓ Individuals aged from 18 years to 64 years

### A&H/Travel Solutions

- Group PA & Group Travel
- Individual PA, Hospital Cash, and Critical Illness
- Controlled Master Programs
- In-house assistance company
- Worldwide security expertise

### Leading "People Risk"

- Personal Accident
- ✓ Medical
- Assistance
- Personal Possessions
- ✓ Terrorism
- Evacuation
- ✓ Riot
  - Threat of Violence...
    and many more

# AIG Group PA & Travel Differentiators



# Geared Up For Regional Growth

- Dedicated A&H/Travel team collaborating to meet clients needs.
- Strong support for brokers' regional growth and client servicing.



### **Underwriting Expertise**

- Highly experienced underwriting and development teams.
- Rapid expert response.



### **Claims First**

- Emergency assistance via AIG Travel.
- Complete alignment of claims and assistance services.



### **Driving Multinational**

- Outstanding multinational capabilities to drive growth of global GPA programmes.
- Deep underwriting expertise across global countries and jurisdictions.



### People Risk

- Leading the evolution of GPA and Travel insurance as client concerns evolve.
- Concerns widening from medical risks to security related "people risk".

### Our Group PA & Travel Team

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