

# Portfolio Solutions



## The solution for portfolio driven market segments:

For client groups or portfolio's with a homogeneous risk profile we offer three specialised business- and servicemodels. Designed to offer speed, ease of trade and quality.



## Our business and service models

### Flow

For companies and freelancers with insurance related questions that can be managed in a standardized way, we offer selected insurance solutions via our brokers. We provide a service model that combines a cost-effective way of working with Quality, Speed and Easiness.

### DUA (Volmacht)

AIG has the option of delegating authority to quote, bind and issue on behalf of AIG for large portfolios or specific target groups which can be managed in a standardized way. For DUA partners we are a stable partner providing knowledge and services and managing partnerships with clarity and reliability.

### Create & Go

With Create & Go we support organizations in increasing customer loyalty, strengthening their competitive position and generating income. We co-create tailor made insurance solutions, locally or multi-country, that fully fit into the (online) journeys for customers. Our client base consists of for example online platforms, insurtechs, insurance brokers or industry associations.



## Advantages for Our Business Partners & Clients

### AIG Expertise

- Comprehensive cover built on AIG's longstanding expertise in both underwriting and claims.

### Human Digital

- We combine human connection and expertise with digital efficiency and ease of use for our business partners.

### One stop shop

- If the risk fits, AIG is your partner. We offer a home for Brokers, DUAs and Insurtechs with clients that have various risk characteristics and service needs.

### Product Excellence

- State of the art risk solutions combining broad cover with value added services. Ability to co-create risk specific solutions in case of sizable target groups.

## Flow

## Volmacht

## Create & Go

### Facts & Figures

- 2.2 million companies in NL
- >98% is SME including freelancers
- Servicing SMEs since 2011

- Clear & simple underwriting guidelines
- Product Engines & API's
- Following NL Standards & Procedures

- 28,3M Digital Platform Workers
- 90% of the SME segment in EU is micro-SME
- 9,681 fintechs in EMEA

### Target Groups

Micro, small and medium-sized businesses, self-employed, freelancers, consultants

Large (SME) portfolios across our lines of business Specific niches or affinities

Create & Go targets (micro-)SME, freelancers, gig workers and individuals through traditional brokers or fintechs as well as through online platforms, leasing, telecommunication and utility companies.

### Risk Fit

Maximum turnover and limits apply per product, in deviating cases a one-to-one approach will be offered

Minimum volume to start DUA: 500.000 EUR in 3 years

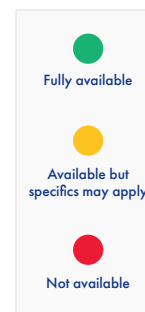
To set-up multi-country insurance programs AIG requires a minimum premium volume of 100,000 EUR per year

## Product Availability Guide (specifics may apply)

	FLOW	DUA (Volmacht)	Create & Go
D&O	●	●	●
PI	●	●	●
Cyber	●	●	●
SVV	●	●	●
WEGAS	●	●	●
GPA	●	●	●
BTA	●	●	●
General Liability	●	●	●
Marine Cargo	●	●	●

### No Fit:

- Co-Insurance
- Bourse
- No Excess



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