



The AIG Advantage

Product Offering

- AIG offers Accident & Health (A&H) insurance products that can be tailored to fit the needs of a wide variety of clients, from small and medium-sized enterprises to large multinational corporations to strategic partnerships (B2B2C).
- Our group offering includes Group Personal Accident (GPA), Business Travel Accident (BTA), Expatriate Medical and Supplemental Health products.
- Our exceptional Multinational offering makes AIG one of the few carriers who can structure a BTA Controlled Master Program, acting as a centralized underwriter in cases where multinational employers must fill local policy requirements.
- Our solutions include market-leading health and wellbeing services, including Virtual Medical Care Case Management with a focus on preventative health.

Local Expertise, Global Reach

- AIG has over 50 years of experience in the A&H market. Our presence in over 200 territories gives us broad market expertise and the ability to keep clients covered as they travel the globe.
- Our global network includes 500+ experienced Multinational service professionals and top-tier local insurers, and we have Personal Accident and Travel underwriters on the ground.
- We know that no two risk scenarios are the same, and we specialize in creative solutions to meet the challenges of every location. Our program design teams are experienced in crafting specialist wording that complies with local laws and regulations.
- We built our reputation by being a sustainable broker partner. Many of our client relationships span over 20 years and we take great pride in building long-lasting, successful partnerships.

Claims Capabilities

- The AIG Claims Team handle thousands of injury payments a year, from minor to life-altering conditions.
- Once a claim is confirmed we start making payments immediately, aligned to our market competitive Service Level Agreement, to help clients on the road to recovery as soon as possible.
- We provide market-leading people risk and emergency assistance services through AIG Travel or via service assistance companies supporting specific territories.
- We offer complete alignment of claims and assistance services.
- Our telemedicine solution AIG Virtual Care offers our clients a broad range of on-demand care solutions when and where they need it. This includes:
 - Online doctor access
 - Mental health coaching
 - Get fit program
 - Nutrition consultation
 - Digital health & wellbeing content
 - Physio tool

AIG Travel Protect

AIG Travel Protect provides flexible, global medical support, security and travel assistance around the world, helping to ensure our clients' employees remain focused on the business at hand.

AIG Travel Protect provides a broad spectrum of services, key highlights include:

- Every call handled by medically trained specialists and registered doctors and nurses - with support available in all major languages.
- Supporting employees with security and travel inconveniences, such as evacuation assistance, meet and greet, lost personal items or luggage, as well as providing support with organising transportation.
- 24/7 365 days response service to assist employees and their families when they travel.
- AIG Travel Protect App - an essential travel tool, with real-time risk alerts and the ability to track and manage safety and security by country and city.



A&H Differentiators



Driving Multinational

An experienced and sustainable broker partner with a broad appetite, deep underwriting expertise, and outstanding multinational capabilities to drive growth of global GPA & BTA programmes.



Geared Up For Growth

Market-leading and innovative products and services to support brokers' growth and client servicing.



Cross-line Solutions

Ability to deliver cross-line solutions including Kidnap & Ransom, Crisis Management, Liability, and Professional Indemnity.



People Risk

Leading the evolution of GPA & BTA insurance as client concerns evolve, widening from medical risks to security related "people risk".



Underwriting Expertise

Unique underwriting expertise through dedicated and experienced local A&H teams, leveraging centralized multi-country solutions with unique and transparent portfolio management solutions.



Virtual Medical Care

Offering assessments by leading medical experts on complex medical cases or second opinions with an increased focus on mental health, wellbeing and preventative care.

Leading "People Risk"

- ✓ Personal Accident
- ✓ Medical
- ✓ Personal Possessions
- ✓ Assistance



Terrorism
Evacuation
Stalking
Bribery
Abduction
Assault
Threat of Violence
Sabotage
Blackmail
Riot
...and many more

Accident & Health Underwriting Risk Fit



Business Travel

Business Travel + Group Personal Accident

- All companies with a minimum of 3 employees
- Including multinational programmes
- No opportunities for (semi) professional sports practice



Group
Personal Accident



Non Life Insurance (SVV)
Traffic Participants

Non-life insurance Traffic participants/WEGAS

- For Dutch companies with a minimum of 3 employees
- No courier/delivery services
- Also possible as DUA



WEGAS Plus



SME entrepreneur
protector



Temporary
Employment Disability

Temporary Employment Disability For Create & Go relations who target (small) SMEs and self-employed people

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 information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

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. 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.

This material was produced for use of AIG Europe S.A. AIG Europe S.A. is an insurance undertaking authorised by the Luxembourg Ministry of Finance and supervised by the Commissariat aux Assurances (www.caa.lu), incorporated and existing in the form of a société anonyme under the laws of Luxembourg, having its registered office at 35D, avenue John F. Kennedy, L-1855 Luxembourg, and registered with the Luxembourg Registre de Commerce et des Sociétés under number B218806.

Accident & Health Team AIG Netherlands

[CLICK HERE →](#)

Distribution Team AIG Netherlands

[CLICK HERE →](#)