



ACCIDENT & HEALTH (A&H) GROUP INSURANCE

Group Personal Accident (GPA) & Business Travel Accident (BTA)

Experienced local and regional underwriting teams understand local market requirements and provide comprehensive A&H Group insurance solutions to our clients worldwide.



Risk Appetite by Industry

AIG underwrites industries across the employee population

Appetite includes:



White Collar
Most office-based industry

and



Blue Collar
Most manual labour industries

Strong Appetite *Target growth sector*

- Accommodation and Food Services
- Arts, Entertainment and Recreation
- Construction
- Educational Services
- Health Care, Doctors, Social Assistance
- IT, Technology
- Light Manufacturing
- Multinational Clients
- Office Based
- Retail Trade
- Scientific, Laboratory, Technical Services
- Utilities
- Wholesale Trade

Medium Appetite *Some additional information required*

- Agriculture, Forestry, Fishing and Hunting
- Air Transportation
- Chemical, Petrochemical
- Government, Public Administration
- Heavy Manufacturing
- Mining, Quarrying, Oil/Gas Extraction
- Non-Governmental Organizations (NGO)
- Offshore/Marine
- Pilots, Air Crew
- Waste Management
- Gig Economy

Minimal Appetite *May consider on a limited basis*

- Military, Armed Forces
- Nuclear Related
- Professional Sports
- Transportation, Logistics

This is not an exhaustive list, please contact AIG for more information. AIG will consider risks from all industry groups on an individual risk basis.

Coverage Availability

AIG offers robust Group Personal Accident and Business Travel Accident benefit schedules.



Group Personal Accident

Accidental Death
Accidental Disability (Partial/Total)
Weekly Indemnity (Accident)
Hospital Daily Indemnity
Funeral Benefit (Accident)
Critical Illness (Lump Sum on Diagnosis)



Business Travel Accident

Accidental Death
Accidental Disability (Partial/Total)
Medical While Travelling Abroad
Medical Evacuation
Trip Cancellation
Travel Inconvenience
Repatriation of Remains
Hospital Daily Indemnity

AIG Differentiators



Unique Partner

50 years of A&H Group experience globally as a sustainable broker partner with a broad appetite, leading-edge accident product, expertise, resources and data.



Global Footprint

Dedicated and experienced Personal Accident and Travel underwriters located in over 30 countries, serving clients in 215+ countries and jurisdictions.



Innovators

Leading innovative product design including travel assistance services and telemedicine.



Broad Market Experience and Underwriting Expertise

Expertise in facilities and unique solutions such as Medical, Multinational, Postsecondary Sports and Student Travellers.



Cross Line of Business Offerings

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

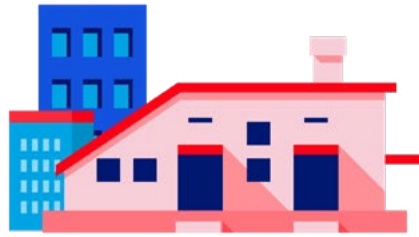
Expertise and Solutions for All Client Types

Cover and capacity designed to match the requirements of any business and route to market.



Micro/Small Business

- Off-the-shelf products
- Designed for high volume sales
- Cost-effective solutions



Mid-Market

- Standardized products



Corporate/Multinational

- Flexible products
- Multinational solutions

A&H Leaders



American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

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