

Kidnap, Ransom, and Extortion (KR&E)

Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG:

- Connecting you with world-class Kidnap, Ransom and Extortion (KR&E) leadership
- Highlighting AIG KR&E’s key areas of differentiated value
- Providing examples of AIG KR&E’s advantages working for brokers and clients
- Showcasing why we have an industry-leading KR&E position in the marketplace



The AIG Advantage

Deep Claims Experience

- Draws on 40+ years’ experience leveraging crisis management and claims experience worldwide to help address client’s’ specific KR&E coverage and claim needs
- Provides 200+ claims specialists globally who speak local languages, and understand local laws, customs and cultures to support brokers and their clients
- Evolves coverages across 60 countries via partnership between claims and underwriting to address clients’ emerging exposures

WHY IS THIS IMPORTANT?
AIG’s significant KR&E portfolio with many long-term broker and client relationships is supported by AIG’s expertise and claims experience.

Innovative Crisis Management

- Tailors client coverages to protect against exceptional range of security threats in high-risk industries – energy, mining, maritime, multinationals, NGOs, etc.
- Provides clients access to AIG’s travel assistance app, online GlobalWatch security risk portal, and 24/7 hotline access to best-in-class global crisis prevention and response services
- Draws on vast preventative education and training resources to help protect clients – especially smaller – against emerging threats

WHY IS THIS IMPORTANT?
AIG’s KR&E coverages, technology, training and education help prevent client issues before they occur.

Local Expertise & Global Reach

- Embeds AIG crisis solutions staff in offices worldwide to support clients with local market knowledge and expertise
- Employs one of the industry’s largest response teams located in 16 strategic centres worldwide for timely responses to clients across multiple industry sectors, regardless of operational environment
- Provides clients access to crisis prevention consulting services from Crisis24 and R3 Continuum, including threat and vulnerability assessments

WHY IS THIS IMPORTANT?
AIG’s global reach helps support its clients with local market knowledge and expertise across multiple countries and jurisdictions.

Long-established global KR&E crisis management experience

Crisis prevention consulting from Crisis24

200+ responsive KR&E claims professionals worldwide

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Why AIG

Local Expertise & Global Reach	Deep Claims Experience	Innovative Crisis Management
<p>ISSUE: You have a large business operation and workforce of locals and expats in a country where the political situation is unsettled.</p> <p>PRIOR TO EVENT: AIG provides detailed report on escalation protocols, advice about securing business assets, advice to protect your people, equipment list in case of evacuation, safe refuge locations for local nationals, details of expats for your response company in case of evacuation, regular country reports, and situation updates.</p> <p>DURING & AFTER EVENT: AIG provides support via our emergency operations centre, help with safe evacuation and relocation of all expats and local nationals, medical treatment, family support where necessary, crisis management, and communications support.</p>	<p>ISSUE: You are holding a conference in a European city for attendees from around the world when a terrorist event occurs.</p> <p>PRIOR TO EVENT: AIG provides advice about threats to the country, city and industry, detailed safety advice to travellers about travel, hotels, the city and event, physical security guidance due to event's size.</p> <p>DURING & AFTER EVENT: AIG will offer support via our emergency operations centre, send response consultants to your location or your crisis management team's location, help you account for all staff and event attendees, liaise with local emergency services, help with crisis communications, help with family liaison after trauma events, provide post-incident victim counselling.</p>	<p>ISSUE: Your CEO is travelling to another province when they receive a call from their distressed partner who believes they are being followed.</p> <p>PRIOR TO EVENT: AIG will identify high-profile individuals who may attract attention, e.g., CEO, provide a safe travel advice plan and guidance for executive team, provide a crisis plan – including guidance for lone travellers and their dependants, offer guidance about managing disgruntled employees, as well as appropriate management of personal information.</p> <p>DURING & AFTER EVENT: AIG will call the partner immediately — after the CEO has alerted us — go to the partner's location to offer security and reassurance, inform local law enforcement, give the partner comprehensive surveillance awareness training.</p>
<p>WHY IS THIS IMPORTANT? AIG provides full-spectrum crisis planning and actions to help secure clients' people and assets abroad.</p>	<p>WHY IS THIS IMPORTANT? AIG's crisis planning, protocols, and claims professionals' support help clients recover from crisis events.</p>	<p>WHY IS THIS IMPORTANT? AIG's innovative crisis management protocols help ensure the safety of high-profile individuals and their families.</p>

What is Kidnap, Ransom and Extortion (KR&E)?

AIG's KR&E insurance provides worldwide primary and excess coverage for kidnapping, extortion, wrongful detention, hijacking, threat, disappearance, political repatriation and express kidnapping for corporate entities and its insured person(s) and high net worth families.

Supplemental endorsements are available for assault (active shooter and workplace violence), child abduction, hostage crisis, value of products, business interruption and stalking. Coverage includes 24/7 access to best-in-class global crisis prevention and response service providers.

Broad risk appetite including high risk industry classes such as energy and mining, maritime, multinationals, charities, and NGOs.

Learn more: www.aig.ca/kidnap-ransom

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

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