



# Environmental Liability Multinational

## Dedicated expertise beyond borders

AIG Multinational will be your partner to navigate the complexities of global Environmental Liability insurance. With our strong global network of dedicated experts and broad capabilities we create bespoke multinational solutions for our clients' unique needs.

### Integrated "One AIG" Multinational team and network

Our collaborative approach integrates experts from Underwriting, Risk Consulting, Claims, Legal, Operations, Distribution and Finance within one team resulting in more efficient processing, simplicity and accountability. This enables consistency to deliver contract certainty, fast-track claims handling, settlement, money movement and more.



**500+** experienced dedicated **Multinational service professionals** and top-tier local insurers.



Dedicated **Multinational Client Executives** for assigned clients enabling consistent execution of tailored solutions



Local coverage in **over 200 countries and jurisdictions\*** keeping clients protected across borders.



Protecting over **8,000 Multinational clients**, with **52,000 policies** issued in 2022.

### Robust product and claims expertise

Our extensive network combines quality local expertise with global industry knowledge and insights to issue tailored Environmental Liability policies worldwide. With underwriters located globally, including in the United States, we have the product breadth, ingenuity and capacity to meet virtually any risk challenge, with capabilities and a broad appetite for Multinational business across the vast majority of industries including construction, manufacturing, road transportation, logistics and renewable energy. Our differentiated product offering includes:



#### Pollution Legal Liability (PLL)

PLL enables companies to protect against the costs of clean-up, bodily injury and third-party property damage and offers clients the flexibility to design a programme suitable for their pollution insurance needs. This policy is particularly valuable in property or company transactions, or situations where pre-existing pollution liabilities may exist.



#### EnviroPro

Through largely standardized wordings, EnviroPro covers liabilities under Environmental Law including damage to water, land, protected species and natural habitats, including primary, complementary and compensatory remediation. Gradual pollution releases and biodiversity damage are also included as standard.

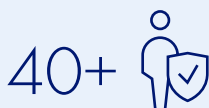


#### Contractors Pollution Liability (CPL)

CPL offers worldwide coverage and comprehensive protection for contractors, site owners and developers against pollution releases, including asbestos, whether sudden & accidental or gradual, caused by new pollution conditions or the exacerbation of existing pollution conditions.

\*Through AIG-owned operations, AIG licenses and authorizations, and network partner insurers.

In the event of a loss, AIG's industry leading claims experts can offer quick local response and specialist risk engineers for some of our largest programmes.



Underwriters who are empowered to deliver EIL technical underwriting expertise at a local level.



Delivering local environmental liability policies in over 75 countries worldwide.



In-house claims adjusters ready to support EIL Claims.

## Tailored global program structures, global captive programs & complex solutions



AIG Multinational has the program design infrastructure and expertise to manage and implement **multinational programs** to help clients manage their global risks in compliance with local needs, laws and regulations.



With decades of experience in Multinational **captive fronting** and risk transfer solutions. More than \$45M in Environmental Liability premium flows through the AIG network to captives each year, administered by our dedicated fronting teams.

## Tools and insights empowering risk decisions

AIG's digital platforms offer clients and brokers an integrated view of program design, policy, premium and claims details and insights, providing ongoing transparency and real-time analytics to inform risk management decisions.



### Client Brief

Bespoke client and broker tool including timelines, global program structuring rationale, compliance considerations and territorial analysis.



### myAIG Client Portal

Comprehensive account management tool including portfolio summary, policy, premium status and access to IntelliRisk claims dashboard.



### IntelliRisk\*

Claims dashboard providing claim metrics, trends and analysis on claim distribution and loss history.

## The AIG difference in action – Client case studies

Optimal client experience drives our execution and priorities



### Issue

A global chemicals company in the UK required a quick and compliant Environmental insurance solution to cover operations in over 130 countries worldwide. Timely policy issuance and service delivery were key decision factors.



### Solution

AIG partnered closely with the broker to fully understand the client's specific coverage needs and exposures and leveraged our global and local expertise to provide a comprehensive proposal, as well as suggested policy enhancements, within an expedited time frame.



### Why is this important?

Strong Environmental insurance knowledge, an expansive global footprint and a thorough understanding of the client's business enabled a quick response and helped create a trusted and bespoke solution.



### Issue

A European manufacturer with extensive operations in North America needed a global Environmental program to match its global footprint and provide the specific Environmental insurance coverage required in the U.S. In-depth guidance on program design and structuring was key to meeting the client's needs.



### Solution

AIG's Environmental experts worked in close partnership with local brokers to understand the specific requirements for each region and the client's potential liabilities in light of corresponding regulatory and tax considerations. AIG then leveraged the Multinational Client Brief to design a program that fully addressed the client's global Environmental exposures.



### Why is this important?

Collaboration across AIG teams worldwide as well as AIG's thorough knowledge of local market nuances gave the client peace of mind that the program provided optimal coverage for its operations in both European and North American markets.

## AIG's Multinational Leadership Team



**Peter Jarvis**

Head of International Environmental & Product Recall



**Imogen Talbot**

International Head of Multinational Underwriting and Strategy – Casualty

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\*May not be available in all jurisdictions.