AIG

EMEA Multinational

General Liability

Checklist for Multinational Programs

Program Design & Execution

- ☐ List of Countries
- ☐ Limits/Sub-Limits & Retentions incl. Premium Allocation
- ☐ Local Currency and Exchange Rates (Default: Oanda)
- ☐ Local Name of Insured & Address incl. Contact Details
- ☐ Any Additional Named Insured incl. Address
- ☐ Premium Billing (Default: local Currency & local Collection)
- ☐ Local Broker Name & Address incl. Contact Details
- ☐ Brokerage Commission on Master/local Policies

Pre-Inception Considerations

- ☐ Admitted vs. Non-Admitted Insurance
- ☐ Product Availability
- ☐ Cash Before Cover
- ☐ Local Pre-Issuance Requirements
- ☐ Tariff Rating Requirement
- ☐ Backdating Restrictions
- ☐ Local Broker Requirement
- ☐ Good Local Standard vs. Manuscript Policy
- ☐ US Surplus Lines

General Liability incl. Contaminated Product Insurance

- ☐ Annual Global Revenue/ Turnover by country
- ☐ Description of Insured's Business & Product to be insured
- ☐ Loss History incl. number of claims per year
- ☐ Local Underwriting in the USA
- ☐ EL/WC: Number of employees incl. allocation of Blue- / White-Collar Employees and total payroll
- ☐ Auto: Schedule of Vehicles, US Fleet Data if applicable

Reinsurance Placement

- ☐ Signed Reinsurance Certificate incl. AIG's Terms & Conditions and Addenda (Australia)
- ☐ Reinsurance Invoice incl. Bank Details
- ☐ AIG Reinsurance Connect
- ☐ Co-Reinsurance: Reinsurance Carrier Branch incl. Contact & Bank Details

Global Fronting

- ☐ Audited Financials of the Captive and the Parent
- ☐ Reinsured Limits and Retentions
- ☐ Loss History incl. number of claims per year

Our end-to-end collaborative approach

180-120 Days	**Understanding your business** • Risk and coverage review incl. country considerations • Submission preparation
120-60 Days	**Client assessment and proposal** • Program proposal • Negotiation to bindable terms
60-30 Days	**Bind and release network instructions** • Binding order confirmed • Communication with in-country stakeholders incl. program execution
45-0 Days	**Regulatory requirements/policy issuance** • Policy/Invoice & certificate issuance • Premium collection and reinsurance payments (e.g., captive) initiation
From policy inception	**Timely, efficient servicing and monitoring** • Post-bind monitoring of program • Claims expertise and fast responsiveness

Navigating Multinational Risks
Multinational Insurance Training

Learn more on: www.aig.com/multinational

This document is for general information purposes only; the data herein is not exhaustive and subject to ongoing change. Additional account and/or country-specific information may be required.

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