

Financial Lines - Financial Institutions



The AIG Advantage

Product Offerings

- AIG offers a full suite of Financial Lines products, including FI D&O, FIPI, EPL, PTL and Cyber, enabling clients to source their insurance needs from a single carrier. Both FIPI and Crime will solely be offered in combination with other products.
- AIG provides industry-specific blended products for Financial Institutions, such as Investment Managers Insurance and Private Equity and Venture Capital Insurance, which reduces the risk of gaps between the various insuring clauses.
- From the boutique asset manager to the largest banks and insurance companies, no risk is too small or too large for AIG to insure.

Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 60 specialized FI underwriters across 24 countries in the EMEA region, along with a regional team of product specialists.

AIG Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated "One AIG" Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

AIG Claims Expertise

- In EMEA, the AIG Financial Lines Claims Team handles thousands of new claims every year.
- AIG promises an initial response to every claim within five working days and a single point of contact throughout the lifecycle of the claim.
- With one of the largest teams of Financial Lines claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we'll have seen it before and know the best processes to follow and best steps to take.



Facts & Figures

Minimum Information Requirements

- Completed proposal forms
- Annual financial statements
- Fund offering memoranda

Limits and Deductibles

Working capacities:

- D&O EUR & USD 10 million
- FIPI EUR & USD 10 million
- Crime EUR & USD 10 million
- EPL EUR & USD 5 million
- PTL EUR & USD 10 million

Minimum Premium Requirements

- Minimum premium 5K Euro



Underwriting Sweet Spots

Preferred Clients



Banks



Insurance Companies



Asset Management Firms
Including Investment Managers,
Funds and Fund Managers,
Hedge Funds, Investment Advisors,
and VC and PE Firms

Caution



Crypto-Focused FIs



Fund Administrators



Factoring Firms

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