

Fronting and Captive Services

Our Fronting and Captive Services team is a single point of contact that puts the expertise of AIG to work for you. Our programs often utilize the full range of global capabilities of AIG, a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise, and excellent financial strength, AIG enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

What Is Fronting and Captive Services?

Fronting and Captive Services helps companies address traditional and non-traditional exposures by providing highly customized fronting programs that apply insurance and/or capital market strategies. In addition, we provide captive management and advisory services regarding the feasibility, formation and management of captives, and offer cell captive facilities. We develop innovative, customized programs to help clients mitigate their challenging risks.

Our programs provide solutions for clients facing a variety of challenges including, but not limited to:

- Requiring evidence of insurance for regulatory, disclosure, financing, marketing, trading, or counterparty needs
- Facing a specific problem for which there is no clear or viable risk transfer solution
- Seeking greater certainty and flexibility on coverage and premium through varying market cycles
- Confronting significantly increased retentions or premiums

- Challenged with high attachment points due to poor loss experience or market conditions
- Experiencing restricted coverage due to adverse industry claim trends
- Encountering a situation where current market conditions or shifting underwriting capacity are limiting availability of risk transfer
- Experiencing an above average risk profile that is not properly reflected in the market prices for traditional insurance
- Pursuing more efficient access to the reinsurance or excess markets

Capabilities and Service Offerings

- Fronting programs incorporate varying levels of risk retention and/or risk transfer.
 - Captives
 - Rent-A-Captives
 - Indemnity Programs
- Captive Management offers a full range captive management and risk management consulting services regarding the feasibility, structuring, formation, and overall management of captives.



AIG Advantages

- Over 50 years of providing fronting solutions leveraging AIG's network of owned operations in over 90 countries, supported wherever required by local insurance partners
- A market leader providing non-traditional insurance and reinsurance solutions
- Unique deal team culture bringing together underwriters, actuaries, lawyers, accountants, credit officers, claims professionals and operational specialists
- Technical expertise to cover risks for which there is no conventional insurance market
- Ability to analyze complex and unique risks
- A history of partnering with clients to truly understand their business needs to provide innovative risk transfer and risk financing solutions
- Superior servicing and claims handling, reporting, and management
- In-depth knowledge and advice on program structure, coverage, and regulations
- Full access to AIG's multinational policy issuance capabilities and expertise controlling multi-currency cash flows
- Access to the resources of the AIG organization, including significant risk-bearing and risk financing capacity
- Ability to insure virtually all lines of business
- Extensive product customization ability
- Broad flexibility in type of exposure, class of risk, and type of coverage (e.g., insurance, reinsurance, loans, or other financial products)
- (Re)insurance to ring-fence liabilities (e.g., liability buyouts, portfolio transfers, captive redomiciliations)
- Regional fronting expertise and ability to meet local regulatory requirements
- Full range of captive management and protected cell services

Visit us today at www.aig.com/frontingandcaptiveservices

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