

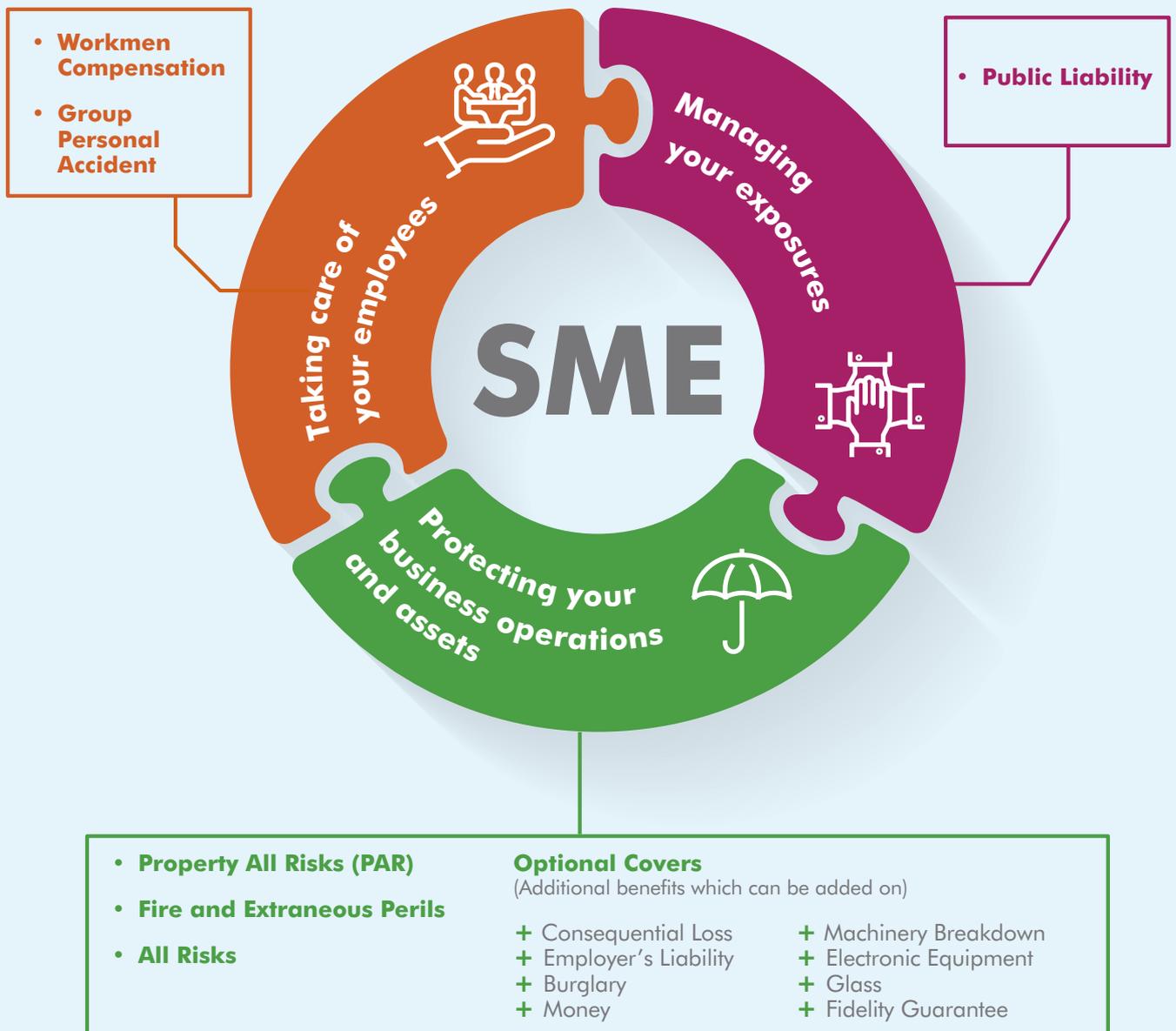
SME Insurance Package

Small and medium-sized enterprises (SMEs) deal with different challenges depending on the nature of their businesses. From operational to human errors and those beyond one's control, firms are exposed to a unique set of risks that requires solutions tailored to their needs.

At AIG, we understand the issues faced by business owners. Together with our partners, we assess and manage their exposures and help them to decide what insurance cover they require for their businesses.

What's in an SME Insurance Package?

Each business has its own set of exposures that may derail its operations. Our SME offering gives our clients the option to choose what insurance cover they need, creating a customised and holistic package that best fits their business needs.



Our SME Insurance Package is designed to cover a wide range of businesses across industries. AIG has simplified this by developing an Appetite Guide to let you focus on industries that are within our preferred risk, including 1,500 different types of businesses such as:

Appetite Guide

Retail	Beauty	Education	Food & Beverage	Office	Healthcare	Hospitality
Book retailing, sundry shop, flower shops, home furnishing retailing, and stationary retailing.	Artificial nails, manicures and pedicures, hair saloons, make-up services, and slimming centres.	Commercial schools, kindergarten, libraries, medical research service, and universities.	Cafe & restaurants, coffee shops, catering services, fast food restaurants, food hawkers in malls, bread and cake shops.	Actuarial service or consulting, accounting service, advertising office, executive search service, and wedding planning service.	Fitness centres, gymnasium operation, nursing service, and veterinary service.	Hotels and service apartments.

With our vast experience, coupled with our global footprints and strong local presence, we offer expert advice and in-depth knowledge to our clients to prepare them for uncertainties and challenges.

AIG's SME Offerings



Local SME underwriters that understand the risks faced by SMEs in Malaysia and able to provide customised SME package to meet the requirements of this segment.



Full life-cycle online solution which allows brokers and agents to quote and bind new business as well as process endorsements and renewals without referral.



Fast turnaround on referrals averaging **24 working hours** for referrals.



Immediate access to policy documentation at any time.



Transact Platform

A leading technology platform for brokers and agents that allows immediate policy issuance, provides access to account information, and claims history. This innovative tool is accessible via desktop or mobile and is available 24/7.



Flexible packaged solutions

Choose the product coverage needed, and tailor the policy limits and extensions of cover to meet the business requirements.



One comprehensive policy for multi-product packages.



Broad appetite across 1,500 different types of business.



Property Claims Promise

Once cover is confirmed, policyholders will be provided with an immediate working funds of 50% of their share of the agreed estimate within 7 days.



This product brochure is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites are not incorporated by reference into this brochure.

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