

# AIG CrisiSolution® (Kidnap, Ransom, and Extortion)



## Cut through the insurance marketplace and get what you need with this guide to Why AIG:

- Connecting you with world-class Kidnap, Ransom and Extortion (KR&E) leadership
- Highlighting AIG KR&E's key areas of differentiated value
- Providing examples of AIG KR&E's advantages working for brokers and clients
- Showcasing why AIG is an industry leading Financial Lines insurer

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## The AIG Advantage

### Global Reach & Local Expertise

- Embeds crisis solution experts across the globe to support clients with local market knowledge and insight
- Deploys response teams from strategic locations worldwide for timely responses, regardless of operational environment or crisis complexity
- Engages with global crisis management response and consulting firms including Crisis24 and R3 Continuum for planning, training, and crisis management support

#### WHY IS THIS IMPORTANT?

AIG experts and strategic partners support clients with global reach and local market knowledge.

### Innovative Crisis Management

- Tailors crisis management solutions to protect clients against a broad range of security threats in high-risk industries including energy, mining, multinationals, NGOs
- Provides access to a 24/7 hotline for best-in-class global crisis prevention and response services
- Draws on vast crisis management education and training resources to help prepare clients—large and small—for emerging threats

#### WHY IS THIS IMPORTANT?

Coverage, technology, training, and education help clients better prepare for and manage crisis incidents.

### Deep Claims Experience

- Provides 200+ claims professionals globally who speak local languages and understand local laws, customs, and cultures
- Addresses claims needs by leveraging 40+ years of crisis management leadership and insight from more than 2,000 claims worldwide
- Applies claims insights to evolve and improve global KR&E solutions to meet emerging client exposures

#### WHY IS THIS IMPORTANT?

AIG's deep claims expertise results in enhanced claims experiences and KR&E solutions.

**Worldwide  
crisis  
management  
support**

**Global  
response  
locations**

**200+  
claims  
professionals**

Learn more: [www.aig.com/whyaig](http://www.aig.com/whyaig)

# AIG CrisiSolution® (Kidnap, Ransom, and Extortion)



## Why AIG

### Global Reach & Local Expertise

**ISSUE:**

A global business with both local nationals and expats operates in a country where the political environment quickly became unstable.

**SOLUTION:**

Leveraging the pre-event preparation and training provided by AIG, the client quickly deployed its crisis management and emergency communications protocols, allowing for safe evacuation and relocation of all expats and local nationals, medical treatment, and family support as necessary.

**BENEFIT:**

The client was prepared to act quickly in the event of a crisis and, with the support of our emergency operations centers, relocated its employees and their families efficiently and safely.

**WHY IS THIS IMPORTANT?**

Full-spectrum crisis planning and response services help secure clients' people and assets abroad.

### Innovative Crisis Management

**ISSUE:**

While living abroad with their family, the spouse of a CEO believed they were being followed.

**SOLUTION:**

The client implemented its AIG-supported crisis plan. AIG responded immediately by sending in-person security to protect the spouse, engaging with local law enforcement, and ensuring the family's safety.

**BENEFIT:**

The CEO's spouse was kept out of harm's way, reinforcing the continued need for a safe travel advice plan for executives and their families, including guidance for lone travelers, allowing for rapid response in the event of an emergency.

**WHY IS THIS IMPORTANT?**

Innovative crisis management protocols help ensure the safety of clients' high-profile employees and their families.

### Deep Claims Experience

**ISSUE:**

A former employee dismissed for gross negligence made specific threats against the company's current employees.

**SOLUTION:**

The client immediately contacted AIG, who engaged Crisis24 — a specialized crisis prevention and response consultancy that worked with the client's crisis team to increase security awareness and employee safety. In addition, local police were engaged, extra security was provided, and protocols were established to report potential active shooter incidents for early intervention.

**BENEFIT:**

The client was prepared to quickly respond to the threat through its preparedness training supported by AIG's claims professionals and Crisis24.

**WHY IS THIS IMPORTANT?**

AIG's trusted partners and experienced claims professionals help clients prepare for and recover from crisis events.

## Why choose AIG for CrisiSolution Insurance?

While rarely publicized, crisis events like kidnap for ransom, extortion, wrongful detention, and security evacuation are increasing—particularly as international business opportunities and leisure travel expand. Additional assault threats now call for comprehensive coverage that protects employees and their families from a range of perils at the office and abroad.

AIG provides 200+ claims professionals globally who speak local languages and understand local laws and customs. CrisiSolution provides worldwide primary and excess coverage for kidnapping, extortion, wrongful detention, hijacking, threat, disappearance, and hostage events, and other crises for corporate businesses, individuals, and high-net-worth families.

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## What is Kidnap, Ransom and Extortion (KRE) Insurance?

The primary purpose of kidnap, ransom, and extortion ("KR&E") insurance is to protect companies and families against the high costs associated with a kidnapping. These incidents are typically enacted to extort high sums of money from those insured. Though high-wealth individuals and their families are often targeted, individuals who work for large, lucrative companies may also be at risk—particularly with foreign business travel. For this reason, many coverage options now extend to employees and their families.

Today, KR&E policies may also cover workplace violence, which includes active shooter scenarios. The considerable physical risks of these events are evident, but there are many hidden costs, as well. These include settlements, evacuation procedures, and rest and rehabilitation of the individuals involved.