



## Grand Isle SAC Limited



Grand Isle SAC Limited is a segregated accounts company (SAC) that is owned by AIG and domiciled in Bermuda. It offers a flexible solution for insureds seeking an alternative risk retention strategy. As a segregated accounts company, Grand Isle offers many of the benefits of a captive, including features that allow the insured to retain a certain proportion of the risks and better manage the associated costs, without the full operating costs of a standalone captive.

### Captive Management Services

With AIG's extensive global footprint, we provide in-depth expertise and capabilities in domiciles around the world. Our full range of services includes:

- Formation and Management
- Feasibility Studies
- Operational Reviews
- Accounting and Regulatory Compliance
- Redomiciliation Analysis

### Key Features and Benefits

- Quick formation of a segregated account (protected cell) with minimal start-up costs
- Access to AIG companies for fronting or reinsurance
- Less time and fewer meetings required from clients
- Enhanced management and control over losses
- Potential for sharing in underwriting and investment profits
- Assets and liabilities of each cell are legally segregated
- A cell can easily be converted to a standalone captive
- Available for virtually any line of business, including: general liability, professional liability, workers' compensation, property, warranty, and accident & health

### Structure Overview

- Client signs a Participation Agreement defining the rights and obligations of the cell
- Client posts required collateral to AIG
- Premiums and losses are ceded to the client's cell in Grand Isle SAC Limited
- All regulatory requirements and administrative tasks are carried out by AIG's Captive Management Services

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### Potential Clients

- Small to medium-sized company seeking an alternative risk management solution without the costs or commitment associated with a standalone captive
- Large company that already owns a captive, but would like to segregate a portion of risk from the existing captive program
- Company seeking a short-term risk management solution (e.g., a transition for captives in run-off or a loss portfolio transfer)
- Client that has difficult to address risks and an appetite to share in the risk in order to achieve additional capacity and program flexibility

For more information, please visit us today at [www.aig.com/captives](http://www.aig.com/captives)

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Additional information about AIG can be found at [www.aig.com](http://www.aig.com) and [www.aig.com/strategyupdate](http://www.aig.com/strategyupdate) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](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 is not incorporated by reference into this material.