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**Purpose:**

The purpose of this document is to

*Identification of an IAIG:*

The criteria used to identify IAIGs should be clear and focused on identifying those entities which have a large presence internationally. The criteria should be simple and allow the involved supervisors to adjust using their discretion if circumstances necessitate a different answer.

*Corporate governance:*

ComFrame should allow an IAIG the flexibility to structure corporate governance functions and processes in a manner that best suits the specific needs of the IAIG. The objectives of a group-wide corporate governance framework are to ensure that systems, policies and procedures are in place to effectively and efficiently provide for so

additional risks to which it may be exposed due to its international activities.

*Enterprise Risk Management:*

*Group Supervision:*

Insurance group supervision in the U.S. is a multi-jurisdictional approach that leverages a group