



# AIG Appetite Guides

Casualty

Financial Lines

Marine

Multinational

Property



# Table of contents

Casualty	Page 4-12
Financial Lines	Page 14-25
Marine	Page 27-36
Multinational	Page 38-39
Property	Page 41-43
CBE	Page 44



# CASUALTY



# EMEA Casualty – Primary & Excess



## The AIG Advantage

### Industry Focus

- AIG Casualty has a broad appetite across a vast majority of industries with the ability to commit significant capacity in preferred segments.
- Our Casualty risk transfer and management solutions combine data-driven insights with years of global experience in transportation, construction, manufacturing, global trade, and more — to help our clients dream big and rest easy.
- AIG Casualty provides a multitude of offerings, depending on the client needs: standard or manuscript wordings, captive services, and Multinational programs, as well as client partnership or workshops.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Casualty has over 100 dedicated underwriters across 24 countries in the EMEA region. With a regional team of product specialists, the Casualty Line of Business distinguishes itself as one of the most experienced and proficient underwriting teams in the region.
- A team of over 100 client and broker engagement leaders across EMEA work alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premium flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- Our international Liability Claims Team, with outstanding technical expertise, is highly responsive throughout the claims process, delivering client services to help minimize the business impact of a claim.
- AIG Casualty Claims deals with thousands of new claims in EMEA each year.
- We can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.



Capacity EUR	Primary (normally up to USD 25M)	Excess (<USD 50M attachment point) Normally up to USD 50M	Excess (>USD 50M attachment point) Normally up to USD 50M
Administrative and Support Service Activities	●	●	●
Apparel	●	●	●
Automotive Industry	●	●	●
Building Materials and Equipment	●	●	●
Construction	●	●	●
Electrical Products	●	●	●
Financial Institutions	●	●	●
Food and Beverage	●	●	●
Furniture and Furnishings	●	●	●
Glass Products	●	●	●
Heating Equipment	●	●	●
Household Appliances	●	●	●
Household Furnishing	●	●	●
Lighting	●	●	●
Machinery	●	●	●
Medical-Related Products	●	●	●
Metals	●	●	●
Minerals	●	●	●
Newspaper and Books	●	●	●
Office Furniture	●	●	●
Packaging Products	●	●	●
Paper Products	●	●	●
Professional, Scientific and Technical Activities (excluding PI)	●	●	●
Real Estate	●	●	●
Retail and Wholesale	●	●	●
Rubber and Plastics	●	●	●
Steel	●	●	●
Telecommunications	●	●	●
Textiles	●	●	●
Toys and Leisure Goods	●	●	●
Transportation Equipment	●	●	●

Strong appetite

Strong appetite, but some restrictions may apply (such as a max limit)

Lower appetite

Very low appetite, may consider on a case-by-case basis

## No Appetite:

- Mining
- Ammunitions, armor
- Pharmaceuticals, invasive medical products (life science)
- Nuclear power
- Railway operations
- Test laboratories
- Construction of tunnels, bridges, dams



## Facts & Figures

### Minimum Information Requirements

- Name and website
- Activity
- Type of products
- Turnover
- Product quality controls
- Geography of distribution and exports
- Loss history

### Limits

- Primary Casualty – up to USD 25 million
- Excess Casualty – up to USD 50 million



## Underwriting Sweet Spots



**All client segments from  
EUR 50 million to 2.5 billion revenue**



**Multinational Companies**



**Captive Solutions**

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# EMEA Casualty – Contaminated Products & Recall



## The AIG Advantage

### Industry Focus

- EMEA Contaminated Products & Recall has a broad appetite with focus and expertise in the food and beverage sector as well as cosmetics.
- We aim to provide capacity levels that are sustainable and can be maintained for the time of being the insurer.
- Every risk is different. Because of this, our specialist underwriters can provide tailor-made solutions to fit the business risk profile.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- EMEA Contaminated Products & Recall has developed a strong underwriting network across EMEA, with more than 10 underwriters positioned in 10 countries to provide technical underwriting expertise at a local level.
- Our EMEA-based underwriters are connected to a wider network of Contaminated Products & Recall underwriters located across the UK, Latin America, Asia Pacific, Japan, and Canada, enabling our team to provide underwriting solutions where our clients need them.
- A team of over 100 client and broker engagement leaders across EMEA work alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- Our international Liability Claims Team, with outstanding technical expertise, is highly responsive throughout the claims process, delivering client services to help minimize the business impact of a claim.
- AIG Casualty Claims deals with thousands of new claims in EMEA each year.
- Our team of specialist lines claims professionals can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow.
- AIG provides value to customers through the engagement of consultants—not only during a crisis, but also to support risk management on an ongoing basis.





## Facts & Figures

### Minimum Information Requirements

Completed proposal form (preferable) to include:

- Name and website
- Business description and activity including details on product range and locations of exports
- Third-party audit report relating to risk and quality management
- Fully filled out CPI application form
- Insured location(s)
- Turnover
- Loss history
- Recall plan and product traceability

### Limits and Premiums

- Up to USD 25 million depending on coverage, risk and industry
- Minimum premium and deductibles are based upon coverage, risk and industry

Segment	Appetite
Manufacturing	
Meats	●
Poultry	●
Dairy, Cheese, Ice Cream, Frozen Desserts	●
Fresh Milk	●
Fruit, Vegetable, Canned Specialties	●
Cereal, Grain, Rice and Flour	●
Dog and Cat Food	●
Animal Feed	●
Bread and Bakery Products	●
Chocolate and Nuts	●
Soft Drinks and Alcohol	●
Cigarettes, Tobacco and Cigars	●
Cans, Containers and Food Packaging	●
Soap and Cleaning Products	●

Segment	Appetite
Agriculture	
Fruit, Veg, Crop Growing	●
Livestock	●
Aquaculture (Fish Farms)	●
Agricultural Services	●
Wholesale Trade	
Food and Drink	●
Farm Supplies	●
Retail Trade	
Food and Bakery Stores	●
Over-the-Counter Drugs	●
Restaurants and Cafes	●
Clothing Stores*	●

\* When involving the manufacture or sale of products aimed at children, the risk appetite is red.



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# EMEA Casualty — Environmental



## The AIG Advantage

### Industry Focus

- EMEA Environmental has a broad appetite across a vast majority of industries.
- Substantial capacity is available; we aim to provide capacity levels that are sustainable and can be maintained for the time of being the insurer.
- Every risk is different. Because of this, our specialist underwriters can provide tailor-made solutions to fit the business risk profile.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- EMEA Environmental has developed a strong, dedicated underwriting network across EMEA, with over 20 underwriters located in 15 countries to provide technical underwriting expertise at a local level.
- Environmental underwriters in EMEA are also networked with a team of Environmental underwriters located across the UK, Latin America, Asia Pacific, Japan, and the U.S., enabling our team to provide underwriting solutions where our clients need them.
- A team of over 100 client and broker engagement leaders across EMEA work alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- Our international Liability Claims Team, with outstanding technical expertise, is highly responsive throughout the claims process, delivering client services to help minimize the business impact of a claim.
- AIG Casualty Claims deals with thousands of new claims in EMEA each year. We work with the client to find the right solution, taking into account the client’s needs and requirements. Our internal specialization is also complemented by a panel of local and international environmental experts.
- We can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow.





## Facts & Figures

### Minimum Information Requirements

Completed proposal form (or equivalent) to include:

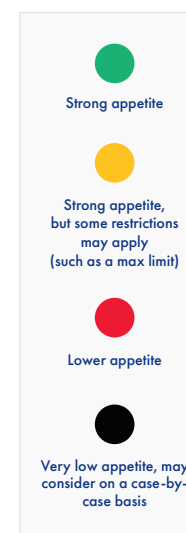
- Name and website
- Business description and activity
- Insured location(s)
- Turnover (contractor policies)
- Loss history (including S&A claims on non-EIL specific policies)

### Limits and Premiums

- Up to USD 50 million depending on risk and industry
- Minimum premium and deductibles are based upon risk and industry

Segment	Appetite
Agriculture	●
Mining (sub-surface)	●
Quarrying	●
Construction	●
Manufacturing	
Food and Beverage	●
Clothes and Textiles	●
Wood and Metal Products	●
Paper Products	●
Packaging Products	●
Commercial Printing	●
Pharma, Chemicals and Fertilizers	●
Ammunition and Explosives	●
Rubber and Plastics	●
Building Products	●
Foundries and Smelting	●
Machinery, Tools and Equipment	●
Automotive	●
Electronics and Appliances	●
Toys and Leisure Goods	●

Segment	Appetite
Transportation	
Road	●
Railroad and Shipping	●
Logistics	●
Airports and Aircraft Ground Services	●
Air Transportation	●
Energy	
Refineries	●
Renewable Energy	●
Oil and Gas Wells	●
Power Gen Companies	●
Bulk Storage and Pipelines	●
Petrol/Gasoline Filling Stations	●
Waste Management and Recycling	
Water and Wastewater Treatment	●
Waste Collection and Recycling	●
Waste Operators	●
Miscellaneous	
Wholesale and Retail Trade	●
Real Estate	●
Services and Public Administration	●





## Underwriting Sweet Spots



**Differentiated Product Offering: Pollution Legal Liability and Contractors Pollution Liability**



**Multiyear Policies for M&A, Construction projects**



**Captive Solutions**

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# FINANCIAL LINES



# EMEA Financial Lines – Management Liability for Commercial Risks



## The AIG Advantage

### Product Offerings

- From a local family business to a large multinational corporation, no risk is too small or too large for AIG to insure in Financial Lines.
- AIG offers a full suite of Financial Lines products for commercial institutions, such as D&O, PI, crime, cyber, EPL, PTL and K&R, enabling clients to source multiple insurance needs from a single carrier.
- AIG Financial Lines has a broad appetite across our products and is a primary and excess capacity provider, with the ability to commit significant capacity.
- We provide a multitude of offerings, depending on the client needs: pre-rated products, standard or manuscript wordings, captive services, multinational programs, client partnership and workshops.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 70 management liability underwriters across 24 countries in the EMEA region. With a regional team of product specialists, Financial Lines distinguishes itself as one of the most experienced and proficient underwriting teams in the region.
- A team of over 100 client and broker engagement leaders across EMEA works alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- The AIG Financial Lines Claims Team handles thousands of new claims every year worldwide.
- With one of the largest teams of specialty line claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter what kind of situation, we’ll have seen it before and know the best processes to follow and best steps to take.



## Facts & Figures

### Minimum Information Requirements

- Latest annual financial statements (sufficient for non-binding indications)
- Completed proposal forms

### Limits and Premiums

- D&O: Typically up to 10 million
- EPL & PTL: Typically up to USD 2.5 million
- K&R: Typically up to USD 15 million
- PI and Cyber: Typically up to USD 10 million



## Underwriting Sweet Spots



## Multinational Programs



## Private Companies



## SME Risks, Facilities and Schemes



## Large and Complex Risks That Require Specialist Expertise

Like Non-U.S. POSI & IPO, Runoff Captive Solutions

		D&O	EPL		PTL	Crime
			U.S. Employees	Non-U.S. Employees		
Capacity EUR		Normally up to EUR15 million, but lower for U.S. listed	Normally up to EUR10 million	Normally up to EUR15 million	Normally up to EUR15 million, but lower for U.S. plans	Normally up to EUR 2.5 million
Policyholder	U.S. Listed	●	-	-	-	-
	Large Corporate >USD10B Revenue	●	●	●	●	●
Healthcare	Pharmaceutical	●	●	●	●	●
	Biotech	●	●	●	●	●
Automobile	Manufacturing & Components	●	●	●	●	●
Consumer Services	Hotels & Restaurants	●	●	●	●	●
	Casino & Gaming	●	●	●	●	●
	Education	●	●	●	●	●
Energy	Oil & Gas	●	●	●	●	●
	Utilities	●	●	●	●	●
Material	Chemicals	●	●	●	●	●
	Mining	●	●	●	●	●
	Paper & Forest	●	●	●	●	●
	Construction	●	●	●	●	●
Transportation	Aviation	●	●	●	●	●
	Marine	●	●	●	●	●
	Road & Rail	●	●	●	●	●
Retail	Distribution	●	●	●	●	●
	Multiline	●	●	●	●	●
Communications	IT	●	●	●	●	●
	Telecom	●	●	●	●	●
	Media & Entertainment	●	●	●	●	●
Real Estate	Commercial	●	●	●	●	●
	Residential	●	●	●	●	●

Strong appetite

Strong appetite, but some restrictions may apply (such as a max limit)

Lower appetite

Very low appetite, may consider on a case-by-case basis



Strong appetite



Strong appetite, but some restrictions may apply (such as a max limit)



Lower appetite



Very low appetite, may consider on a case-by-case basis

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# EMEA Financial Lines – Professional Indemnity



## The AIG Advantage

### Product Offerings

- AIG has a broad PI appetite, from traditional classes to technology exposures, providing capacity as a primary and excess provider.
- AIG Financial Lines provides a multitude of offerings, depending on the needs of the client, including standard or manuscript wordings, captive services and multinational programs.
- From a local family business to a large multinational corporation, no risk is too small or too large for AIG to cover.
- AIG is particularly experienced in writing PI facilities and schemes where we can simplify the underwriting process to suit the needs of the policyholder.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 112 specialized PI underwriters across 24 countries in the EMEA region, along with a regional team of product specialists.
- A team of over 100 client and broker engagement leaders across EMEA works alongside underwriters to ensure swift responses and a seamless experience for clients and brokers.

### AIG Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- In EMEA, the AIG Financial Lines Claims Team handles thousands of new PI claims every year.
- AIG promises an initial response to every claim within five working days and a single point of contact throughout the lifecycle of the claim.
- With one of the largest teams of specialty line claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.





## Facts & Figures

### Minimum Information Requirements

- Completed proposal forms

### Limits and Deductibles

Working Capacities:

- PI/USD 10mil

### Minimum Premium Requirements

- Risk dependent



## Underwriting Sweet Spots

### Preferred Clients



**Technology Companies**



**Media and PR Firms**



**Business and Management Consultants**



**Multinational Programs**



**Regulated Professions**

Such as lawyers, insurance brokers (on XOL basis), notaries, auditors and real estate agents



**Miscellaneous Professions**

Such as event managers, associations and more



**SME Risks/Facilities and Schemes**

### Out of appetite



**Architects and Engineering/ Design and Construction**



**Surveyors**

### EMEA Financial Lines

Professional Indemnity  
Underwriting Team Lead,  
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# EMEA Financial Lines – Cyber Risks



## The AIG Advantage

### Product Offering

- AIG has the largest cyber insurance team in EMEA.
- We have deep experience in underwriting cyber risks and handling complex cyber claims.
- Our experience and expertise enables us to deliver high quality advice and local underwriting and claims support to brokers.

### Global Capabilities

- AIG can issue cyber insurance policies in over 60 countries around the world and offers support for multinational and international clients.
- We have a successful track record in tailoring cyber cover for specialist requirements.

### Cyber Risk Advisory

- We provide tailor-made feedback on the cyber security posture of our insureds through a team of experienced Cyber Risk Advisors across the EMEA region.
- AIG continuously monitors clients' publicly-facing internet infrastructures for key vulnerabilities, infections and misconfigurations.
- If AIG spots signs that may potentially lead to a substantial cyber incident, the client is alerted and can be guided through remediation by our Cyber Risk Advisors.

### Cyber Loss Prevention

- AIG provides a range of complimentary cyber loss prevention services where annual premiums exceed EUR 5,000 (EUR 900 or more for SMEs).
- This service helps prevent a cyber loss from happening in the first place and includes:
  - Employee Cybersecurity eLearning and Phishing Simulations
  - Blacklist IP Blocking & Domain Protection
  - Infrastructure Vulnerability Scan
  - Darknet Credential Exposure
  - Identity Risk Assessment
  - Security Risk Ratings
  - Cybersecurity Information Portal
  - AIG CyberMatics
  - AIG Cyber Loss Control Orientation

### AIG First Response

- Tried and tested 'First Response' approach: immediate IT, forensic and legal help after a breach.
- One hour response time to help mitigate client losses as early as possible.
- No policy retention for 'First Response'



## Facts & Figures

### Minimum Information Requirements for Coverage

Completed proposal forms and supplemental information: OSP supplemental, ransomware application form, OT supplemental form

### Limits

- Typically up to 10m EUR

### Minimum Premium Requirements

- No minimum premium applicable



## Underwriting Sweet Spots



## Multinational programs with local policies



## Captive programs



## Appetite across all revenue segments

(SME, Mid Market, Large Corporate)

Segment	Appetite
Manufacturing	●
Retail	●
Hospitality	●
Education	●
Logistics	●
Transportation / Shipping	●
Financial Institutions	●
Food and Beverage	●
Utilities and Energy	●
IT – Telco - Tech Companies	●
Health and Pharma	●
Airlines and Airports	●
Law Firms	●
Hospitals	●
Marine / Port Terminal Activities	●
Payment Processors	●
Gambling and Gaming	●
Cannabis/Drugs	●
Credit Bureaus and Rating Agencies	●
Crypto Currencies/Brokers	●
Weapons Industry	●
Adult Entertainment	●
Government Entities/National Agencies	●
DNA Testing Direct-To-Consumer	●
Social Networking Sites – Social Media Platforms	●

● Strong appetite

● Appetite, but some restrictions may apply (such as a max limit)

● Outside or highly selective appetite

## EMEA Financial Lines Cyber Underwriting Team Lead, South Africa

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## The AIG Advantage

### Product Offerings

- AIG offers a full suite of Financial Lines products, including FI D&O, FIPI, FI Crime, EPL, PTL, K&R and Cyber, enabling clients to source their insurance needs from a single carrier.
- AIG provides industry-specific blended products for Financial Institutions, such as Investment Managers Insurance and Private Equity Venture Capital, which reduces the risk of gaps between the various insuring clauses.
- From the boutique asset manager to the largest banks and insurance companies, no risk is too small or too large for AIG to insure.

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 60 specialized FI underwriters across 24 countries in the EMEA region, along with a regional team of product specialists.

### AIG Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- In EMEA, the AIG Financial Lines Claims Team handles thousands of new claims every year.
- AIG promises an initial response to every claim within five working days and a single point of contact throughout the lifecycle of the claim.
- With one of the largest teams of specialty line claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.





## Facts & Figures

### Minimum Information Requirements

- Completed proposal forms
- Annual financial statements
- Fund offering memoranda
- Investment presentations

### Limits and Deductibles

Working capacities:

- FIDO: USD 5mil
- EPL: USD 2mil
- Crime: USD 2.5mil
- FIPL: USD 2mil with supporting business
- PTL: USD 2mil

### Minimum Premium Requirements

- Risk dependent



## Underwriting Sweet Spots

### Preferred Clients



#### Asset Management Firms

Including Investment Managers, Funds and Fund Managers, Hedge Funds, Investment Advisors, and VC and PE Firms



#### Insurance Companies



#### Banks

Excess layer opportunities

### EMEA Financial Lines

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## The AIG Advantage

### Product Offerings

- AIG offers a range of Crisis Solutions products, including kidnap-for-ransom insurance with security resilience tailored to SMEs. This is available as a possible module/endorsement to other insurance products or as a stand-alone offering.
- Our Crisis Complete solution is a broad product, with more than 50 covered perils dedicated to CAP and MAP accounts. This includes Crisis Management support, along with defined extra-expense coverage for seven areas of concern, including but not limited to criminal risks, informational risks, political risks, war, and natural disaster.
- Alongside these products, we have several additional layers of insurance that can be provided as endorsements or stand-alone coverage. These include:
  - Active Assailant
  - Stalking
  - Business Interruption
  - Hostage Crisis
  - Tiger Kidnapping

### Local Expertise & Global Reach

- Our insurance products are supported by best-in-class vendors that provide:
- Immediate 24/7 access to expert security consultants to guide stakeholders through the optimal response to a crisis, from prevention and mitigation to crisis management and crisis recovery.
  - Deployment of response consultant(s) to the location of an incident where necessary.
  - Liaison with emergency services, incident investigation and incident impact assessment.
  - Assistance in establishing a Crisis Management team.
  - Post-incident trauma support.
  - Deployment of response teams from strategic locations worldwide for timely intervention, regardless of operational environment or crisis complexity.
  - Asset capacity in-country in permissive and non-permissive environments.
  - Consultancy to help our clients understand their risk exposure and manage that risk through preventative measures.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- AIG has one of the largest international teams of Financial Lines claims professionals the industry has to offer. We can guide our clients through the most complex and unpredictable legal environments and international exposures.
- Many of our Crisis Solutions claims can be very complex, sensitive, and traumatic — but no matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.
- This level of support by our Claims Team and crisis response consultants will be invaluable in a time of need.



## Facts & Figures

### Minimum Information Requirements

- Completed proposal forms, including information on international employee locations and travel schedules.

### Limits and Deductibles

Working Capacities:

- Crisis Solutions  
USD 15 million Max

### Minimum Premium Requirements

- Risk dependent



## Underwriting Sweet Spots



All-sized businesses:  
SMEs to multinationals



Highly skilled with clients  
in hostile and compromised  
environments, e.g., NGOs,  
media, multinationals



All industry sectors:  
individuals  
and family groups

**EMEA Financial Lines**  
Underwriter  
Crisis Solutions, South Africa

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## Key points

- 24-hour access to a global security operations center
- Over 200 claims professionals globally speak local languages and understand local laws, customs, and cultures
- Years of crisis management leadership and insight from more than 3,000 managed claims worldwide



## In-House Consultancy

- Our in-house security consultants work closely with our underwriters and clients as a point of contact for security concerns, advice, or guidance, and can deliver security-mitigation training either directly or through our vendor network.

**EMEA Financial Lines**  
Underwriter  
Crisis Solutions, South Africa

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## Crisis Management Tools

- Our tools and prevention services — including our free Travel Assistance app and our online country and security risk portal, Global Watch — help reduce clients' loss likelihood by adding layers of defense to domestic and overseas programs.

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Marine

# MARINE





## The AIG Advantage

### Our Offering

- Marine Cargo insurance provides “All Risks” protection for goods and commodities involved in the supply chain, from a warehouse at point of origin to a warehouse at a destination. Coverage is on a worldwide basis, except to ports or places subject to sanctions or where it is unlawful to ship.\* We also provide tailored solutions for Captive Insurance Programs and fronting requirements.
- Our experienced loss control engineers – Marine Risk Consulting (MRC), provide efficient integrated solutions towards risk minimization. Our services are characterized by proactive loss prevention, loss analysis, effective communication and serving as a thought-leading knowledge centre for our marine clients.
- We provide support to our clients in conducting captive feasibility studies, operational reviews, accounting and in-domicile regulatory filings. This offers clients many of the benefits of standalone captives, without the full operating costs, through “rent-a-captive” facilities in Vermont and Bermuda.
- We can provide numerous extensions to coverage such as pure domestic movements, warehouse, storage, or consolidation and deconsolidation risks.

### Local Expertise & Global Reach

- Local coverage across 215+ countries and jurisdictions gives a consistent, seamless experience, coupled with an in-depth understanding of local laws, regulations and markets. When the terms and conditions of a local admitted policy are restricted by local regulations, the Master policy’s Differences in Conditions (DIC) or Differences in Limits (DIL) coverages ensures global continuity in coverage, terms, and limits.
- Customers benefit from the Marine Team’s in-depth experience of best practices and local knowledge. Our programs are tailor-made and structured to comply with local legislation and local liability regimes.
- Our global networks of specialist adjusters understand the complex legal landscape. Our knowledge and understanding of applicable local legislation and international conventions enables us to resolve claims quickly and maximise recoveries, delivering tremendous benefits to our clients.
- Through segmenting our claims by value and complexity, our clients benefit from our network of specialised adjusters with the right expertise to manage their claims and provide a timely and technically accurate claims resolution.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500m in premium flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- **Customer Focus and Engagement:** Understanding our clients’ business – Our specialist claims adjusters can be aligned to individual insureds when required. This promotes the mutual understanding of business factors and provides our clients with a service tailored to their requirements, whilst being a single point of contact throughout the lifecycle of the claim.
- **Marine Claims Promise:** In the event of a first party claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, should our policyholder require it, AIG promises to provide working funds of up to 50% of our share of the agreed estimate within 7 days for:
  - Property damage / repairs
  - Sue and Labour
  - Debris removal, if applicable
- **General Average Situation & Salvage:** When a General Average and / or Salvage event occurs, AIG’s global claims administration and legal partner, backed by AIG’s wider claims network and legal counsel, help secure our clients’ cargo interests quickly and efficiently, facilitated through a market leading consolidated guarantee facility supported by the key global vessel and Salvage operators in recognition of AIG’s strong reputation.

Manufacturing	Capacity USD Transit <sup>†</sup> Primary / Excess	Transit Only Physical Damage
Automotive Parts	\$50m	●
Books, Periodicals, Newspaper and Magazine	\$50m	●
Chemicals	\$50m	●
Cocoa, Coffee and Tea	\$15m / \$50m	●
Cosmetics and Perfume	\$50m	●
Furniture	\$15m / \$50m	●
Glass – All Products	\$50m	●
Machinery	\$50m	●
Paints, Varnishes and Lacquers	\$15m / \$50m	●
Paper and Paper Products	\$15m / \$50m	●
Plastics and Synthetic Resins	\$50m	●
Rubber - Rubber Products	\$50m	●
Solar Panels	\$50m	●
Steel - Coils, Sheets and Stainless (Excluding R.O.D. Steel-Cold Rolled — Limited Appetite)	\$15m / \$25m	●
Textiles	\$15m / \$50m	●
Tires	Refer / \$50m	●
Tools	\$50m	●
Metals (Precious)	Refer	●
Metals (Non-Precious)	\$15m / \$25m	●
Wearing Apparel	\$50m	●
General Merchandise / Containerized	\$50m	●

● Strong Appetite

● Limited Appetite

● Minimal Appetite



Underwriting  
Sweet Spots



Global companies



Clients utilizing containers  
as a primary shipping mode



Bulk commodities both  
liquid and dry



Manufacturers, importers,  
exporters, wholesalers and  
distributors of products in  
the supply chain



Health care, communication  
/ media / technology,  
agricultural / food  
products, energy and  
renewables

<sup>†</sup> Transit capacity driven by Best-in-Class vessels



## Facts & Figures

### Key Requirements Considered With Each Risk

- Detailed underwriting submission
- Minimum of 5 years of loss history
- Risk quality will be the driver for risk selection
- Expected local policy requirements for multinational business

### Limits and Deductibles

- Risk capacity\*\* up to: USD 50m on a conveyance (primarily a vessel or aircraft)

## ★ Preferred Clients

Clients with:

- An appetite to establish long-term multinational partnerships
- A strong risk management philosophy that values global marine loss prevention and loss mitigation expertise
- An interest in developing holistic multi-line relationships
- An understanding of the value claims expertise brings to their success
- Bespoke policy requirements

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\*\*Risk capacity: guide only - every case written on its merits.

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## The AIG Advantage

### Our Offering

- Logistics insurance provides cover for loss and / or damage to cargo being transported or stored during the supply chain whilst under the assured's care, custody, or control. Our package may also include Shippers Interest and Errors & Omissions. We also provide tailored solutions for Captive Insurance Programs and fronting requirements.
- AIG Marine Logistics has a multi-lines appetite across Property Damage / Business Interruption, Marine Equipment, General Liability, Energy, Credit Lines, Political Risk and Cyber.
- We can provide coverage for multiple liability regimes and modes of transportation under one policy.
- Our experienced loss control engineers – Marine Risk Consulting (MRC), provide efficient integrated solutions towards risk minimization. Our services are characterized by proactive loss prevention, loss analysis, effective communication and serving as a thought-leading knowledge centre for our marine clients.

### Local Expertise & Global Reach

- We have a long history of providing insurance solutions in the EMEA region, with 3,000+ employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- Local coverage across 215+ countries and jurisdictions gives a consistent, seamless experience, coupled with an in-depth understanding of local laws, regulations and markets. When the terms and conditions of a local admitted policy are restricted by local regulations, the Master policy's Differences in Conditions (DIC) or Differences in Limits (DIL) coverages ensures global continuity in coverage, terms, and limits.
- Customers benefit from the marine team's in-depth experience of best practices and local knowledge. Our programs are tailor-made and structured to comply with local legislation and local liability regimes.
- Our global networks of specialist adjusters understand the complex legal landscape. Our knowledge and understanding of applicable local legislation and international conventions enables us to resolve claims quickly and maximise recoveries, delivering tremendous benefits to our clients.
- Through segmenting our claims by value and complexity, our clients benefit from our network of specialised adjusters with the right expertise to manage their claims and provide a timely and technically accurate claims resolution.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated "One AIG" Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
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- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- **Customer Focus and Engagement:** Understanding our clients' business – Our specialist claims adjusters can be aligned to individual insureds when required. This promotes the mutual understanding of business factors and provides our clients with a service tailored to their requirements, whilst being a single point of contact throughout the lifecycle of the claim.
- **General Average Situation & Salvage:** When a General Average and / or Salvage event occurs, AIG's global claims administration and legal partners, backed by AIG's wider claims network and legal counsel, help secure our clients' cargo interests quickly and efficiently, facilitated through a market leading consolidated guarantee facility supported by the key global vessel and Salvage operators in recognition of AIG's strong reputation. Our experienced team works closely with clients and other stakeholders, sharing insights and providing clear and transparent communication throughout the process.

	Global Logistics Companies	Freight Forwarders	Road Carriers/ Hauliers	Rail Operators	Warehouse Keepers Liability
Ambient Goods	●	●	●	●	●
Contract Logistics	●	●	●	●	●
Customs Broker	●	●	●	●	●
Enhanced Liability / Bespoke Contracts	●	●	●	●	●
Errors & Omissions	●	●	●	●	●
Full Value Liability	●	●	●	●	●
High Risk Goods	●	●	●	●	●
Last Mile Delivery	●	●	●	●	●
Reverse Logistics	●	●	●	●	●
Removal Companies — Consumer	●	●	●	●	●
Removal Companies — Corporate	●	●	●	●	●
Shippers Interest	●	●	●	●	●
Temperature Sensitive Goods	●	●	●	●	●
Value Added Services	●	●	●	●	●

Strong Appetite
 Limited Appetite
 Minimal Appetite





## Facts & Figures

### Key Requirements Considered With Each Risk

- Detailed underwriting submission
- Expected local policy requirements for multinational business
- Minimum 5 years of loss history
- Risk quality & contracting philosophy are the drivers for risk selection

### Limits and Deductibles

Risk Capacity\* up to:

- USD 25m for any one event
- USD 1m in the annual aggregate for Errors & Omissions



## Underwriting Sweet Spots



**Global logistic companies, including captive solutions**



**Warehouse keepers**



**Carriers and hauliers**



**Mid-sized freight forwarders**



**Rail operators**



## Clients

We can accommodate clients with:

- An appetite to establish long-term multinational partnerships
- A strong risk management philosophy that values global marine loss prevention and loss mitigation expertise
- An interest in developing holistic multi-line relationships
- An understanding of the value claims expertise brings to their success
- Bespoke policy requirements

\*Risk capacity: guide only - every case written on its merits.

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## The AIG Advantage

### Our Offering

- Stock Throughput insurance provides flexible cover for the transportation of goods and related storage facilities. Expanded coverages typically include raw materials, processing, storage and transits worldwide. Programs also include Natural Catastrophe protection.\* We also provide tailored solutions for Captive Insurance Programs and fronting requirements.
- AIG Marine Stock Throughput has a multi-lines appetite across Property, Energy, Cyber, and Director's & Officer's (D&O).
- Our experienced loss control engineers – Marine Risk Consulting (MRC), provide efficient integrated solutions towards risk minimization. Our services are characterized by proactive loss prevention, loss analysis, effective communication and serving as a thought-leading knowledge centre for our marine clients.
- We provide support to our clients in conducting captive feasibility studies, operational reviews, accounting and in-domicile regulatory filings. This offers clients many of the benefits of standalone captives, without the full operating costs, through "rent-a-captive" facilities in Vermont and Bermuda.
- We can provide numerous extensions to coverage such as pure domestic movements, warehousing, and consolidation/deconsolidation risks. Natural Catastrophe protection for storage coverages is also available.

### Local Expertise & Global Reach

- Local coverage across 215+ countries and jurisdictions gives a consistent, seamless experience, coupled with an in-depth understanding of local laws, regulations and markets. When the terms and conditions of a local admitted policy are restricted by local regulations, the Master policy's Differences in Conditions (DIC) or Differences in Limits (DIL) coverages ensures global continuity in coverage, terms, and limits.
- Customers benefit from the Marine Team's in-depth experience of best practices and local knowledge. Our Programmes are tailor-made and structured to comply with local legislation and local liability regimes.
- Our global networks of specialist adjusters understand the complex legal landscape. Our knowledge and understanding of applicable local legislation and international conventions enables us to resolve claims quickly and maximise recoveries, delivering tremendous benefits to our clients.
- Through segmenting our claims by value and complexity, our clients benefit from our network of specialised adjusters with the right expertise to manage their claims and provide a timely and technically accurate claims resolution.

### AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated "One AIG" Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500m in premium flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- **Customer Focus and Engagement:**  
Understanding our clients' business – Our specialist claims adjusters can be aligned to individual insureds when required. This promotes the mutual understanding of business factors and provides our clients with a service tailored to their requirements, whilst being a single point of contact throughout the lifecycle of the claim.
- **Marine Claims Promise:**  
In the event of a first party claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, should our policyholder require it, AIG promises to provide working funds of up to 50% of our share of the agreed estimate within 7 days for:
  - Property damage / repairs
  - Sue and Labour
  - Debris removal, if applicable
- **General Average Situation & Salvage:**  
When a General Average and / or Salvage event occurs, AIG's global claims administration and legal partner, backed by AIG's wider claims network and legal counsel, help secure our clients' cargo interests quickly and efficiently, facilitated through a market leading consolidated guarantee facility supported by the key global vessel and Salvage operators in recognition of AIG's strong reputation.

\*All subject to various limits, deductibles and other relevant terms and conditions

Manufacturing	Capacity USD Transit <sup>T</sup> / ST <sup>††</sup>	Transit Only Physical Damage	Stock Throughput (Transit + Warehouse / Storage)
Automotive Parts	\$50m / \$50m	●	●
Books, Periodicals, Newspaper and Magazine	\$50m / \$50m	●	●
Chemicals	\$50m / \$50m	●	●
Cocoa, Coffee and Tea	\$50m / \$15m	●	●
Cosmetics and Perfume	\$50m / \$50m	●	●
Furniture	\$50m / \$15m	●	●
Glass – All Products	\$50m / \$50m	●	●
Machinery	\$50m / \$50m	●	●
Paints, Varnishes and Lacquers	\$50m / \$15m	●	●
Paper and Paper Products	\$50m / \$15m	●	●
Plastics and Synthetic Resins	\$50m / \$50m	●	●
Rubber - Rubber Products	\$50m / \$50m	●	●
Solar Panels	\$50m / \$50m	●	●
Steel - Coils, Sheets and Stainless (Excluding R.O.D. Steel-Cold Rolled — Limited Appetite)	\$25m / \$15m	●	●
Textiles	\$50m / \$15m	●	●
Tires	\$50m / Refer	●	●
Tools	\$50m / \$50m	●	●
Metals (Precious)	Refer	●	●
Metals (Non-Precious)	\$25m / 15m	●	●
Wearing Apparel	\$50m / \$50m	●	●
General Merchandise / Containerized	\$50m / \$50m	●	●

● Strong Appetite
● Limited Appetite
● Minimal Appetite

<sup>T</sup> Transit capacity driven by Best-in-Class vessels

<sup>††</sup> Stock capacity driven by Class A warehouse classification

Max natural Catastrophe capacity = USD \$10m per occurrence and in the annual aggregate



## Underwriting Sweet Spots



**Global companies**



**Importers and exporters**



**Manufacturers, wholesalers, and distributors**



**Healthcare, communication / media / technology, agricultural / food products, energy and renewables**



**General cargo that is containerized**



**Bulk commodities both liquid and dry**



**Exposures with extended storage requirements**



**Large complex accounts requiring transit, stock and multinational solutions**



## Facts & Figures

### Key Requirements Considered With Each Risk

- Detailed underwriting submission
- Expected local policy requirements for Multinational business
- Minimum of 3-5 years of loss history
- Risk quality is the driver for risk selection

### Limits and Deductibles

- Risk capacity\*\* up to
  - USD 50m (for best-in-class vessels and storage facilities)
  - USD 10m (sub-limits for Natural Catastrophe per occurrence and in the annual aggregate)

## ★ Preferred Clients

Clients with:

- An appetite to establish long-term multinational partnerships
- A strong risk management philosophy that values global marine loss prevention and loss mitigation expertise
- An interest in developing holistic multi-line relationships
- An understanding of the value claims expertise brings to their success
- Bespoke policy requirements

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\*\*Risk capacity: guide only - every case written on its merits.

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# MULTINATIONAL



## The AIG Advantage

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- Our Multinational Team of over 150 experts across EMEA works closely alongside legal, claims, credit, and client and broker engagement leaders to ensure swift responsiveness and a seamless experience for clients and brokers.
- We have dedicated Multinational Client Executives for assigned clients, enabling consistent execution of tailored solutions.
- We have decades of experience in providing fully compliant global programs for clients through our worldwide network.

### Product Offerings

- We have the breadth to meet virtually any risk challenge, with a product portfolio and risk consulting expertise spanning Property & Casualty, Financial Lines, and A&H, as well as Specialty, including Energy, Marine, Aerospace and Trade Credit.
- We have the ingenuity and capacity to support with traditional to highly specialized offerings:
  - **Controlled Master Programs:** keeping clients protected across borders with local coverage capabilities in over 215 territories.
  - **Captive Solutions:** helping companies address traditional and nontraditional exposures by providing captive fronting programs to assist clients in managing their risks.
  - **Stand-alone local policies or global policies with Freedom of Services (FOS) capabilities.**

### Captive Fronting Experience

- We have decades of experience in providing Multinational captive fronting solutions with roughly USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- We have a dedicated team of more than 15 Global Fronting Specialists in EMEA who are integrated with experts from Multinational, Credit, Claims and Underwriting.
- We offer efficient global premium movement with dedicated Reinsurance Administrator Teams providing ISO-certified service quality.
- Our integrated multinational captive fronting underwriting capabilities allow for expert program design, optimal structuring and implementation, as well as proactive response times in each region through a single point of contact.

### Multinational Tools

- **The Client Brief** is a bespoke client and broker tool aligning all stakeholders' timelines and accountabilities, along with program structuring rationale, compliance considerations, territorial analysis, and key documentation requirements.
- **myAIG Client Portal** is a comprehensive account management tool providing real-time access to a portfolio summary with policy and premium status, policy documentation, and the IntelliRisk<sup>®\*</sup> claims dashboard.
- **IntelliRisk<sup>®\*</sup>** is a claims dashboard providing claim metrics, trends, and analysis on claim distribution and loss history.

<sup>\*</sup>Where legally permitted.



## Facts & Figures

### Minimum Information Requirements for Local Policies

- Local subsidiary name and address
- Local revenue, assets and values depending on product
- Insured location(s)
- Limits and deductibles

### Multinational Clients in EMEA

- 3,000+ clients with Controlled Master Programs
- 4,000+ Controlled Master Programs in place
- 17,000+ local policies issued for EMEA clients
- 120+ Captive Programs serviced

### Key Pre-Inception Considerations

- Cash before cover
- Central vs. local collection
- Retentions and premium exportability
- Tariffs
- Policy wording
- Special local coverages
- Exportability of reinsurance
- Taxes, surcharges and parafiscals
- Local fulfillment requirements
- Sanctions



## Underwriting Sweet Spots



### Preferred Insurance Lines

Multinational programs for all traditional insurance lines, as well as emerging lines such as Cyber and Accident & Health.



### Preferred Client Sector

Multinationals in all sectors, including manufacturing, engineering, all service sectors, and utilities, with operations in virtually all geographic locations.



### Preferred Client Size

Multinational companies of all sizes, from clients with one or two overseas operations to global conglomerates.

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# PROPERTY



## The AIG Advantage

### Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with more than 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Property has over 80 dedicated underwriters across 18 countries in the EMEA region. The Property Line of Business distinguishes itself as one of the most experienced and proficient underwriting teams in the market.
- International Commercial property strives to be a preferred and go to market for corporate clients providing long term stable and reliable partnerships.
- A team of more than 100 Client and Broker Engagement (CBE) leaders across EMEA works alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.
- We underwrite almost all occupancies with an appetite based on risk and complexity to achieve a balanced and sustainable growth. We underwrite every insured on its merits and based on the available information and requested terms and conditions.

### Risk Engineering

- AIG's global Risk Engineering Network can offer benchmarking and expertise across industries, including:
  - Benchmarking and risk improvement recommendations for large clients
  - Risk assessment and mitigation recommendations for middle-market clients.

### Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated "One AIG" Multinational Team includes over 500 experienced Underwriting, Legal, Operations, and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- Outstanding expertise providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analyses, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

### AIG Claims Expertise

- We have a multi-award-winning Major Loss Claims Team.
- Our large network of AIG Claims Adjusters provides a consistent claims experience.
- The AIG Property Claims Promise affirms that our dedicated team of Claims Experts will mobilize in rapid response to a covered event and, after coverage is confirmed, will advance our policyholders up to 50% of an agreed loss estimate within seven days, giving them the immediate working funds they need for property damage and repairs, cleanup costs, and extra expenses.



Agriculture	
Farming	●
Grain Storage / Silo	●
Assembly Operations	
Aircraft / Turbines / Engines and Transmission / Industrial Machinery & Equipment / Satellites and Space Vehicles Painting Operations	●
Boats / Yachts etc	●
Education	
Library	●
All Other Education	●
Electronics	
Semiconductor	●
Batteries	●
Other Electrical	●
Wood Products	
Furniture & Cabinetry & Misc. Products	●
Logging / Mobile & Prefab Homes / Particle Boards, Veneer & Plywood / Sawmills	●
Food and Beverage	
Elevators	●
Grain Milling and Malting / Sugar / Vegetable Oil	●
Distilled Spirits / Meat, Poultry & Fish / Products Fried in Oil	●
Services	
Restaurants (without frying equipment), Repair Shops and Services	●
Restaurants with Frying	●
Other Services (Including Financial Services)	●

Real Estate	
Industrial Real Estate	●
Most other real estate schedules	●
Entertainment	
Amusement & Theme Parks / Indoor Sports Arena / Movie and Recording Studios	●
Most Other Entertainment Venues	●
Textiles & Apparel	
Leather Products	●
Mattresses and Upholstery	●
Other Textiles and Apparel	●
Transportation	
Fueling Operations	●
Aircraft Hangers / Docks, Piers, Wharves, Freight Terminals and Depots / Marines	●
Other Transportation	●
Rubber & Plastic Products	
Fibreglass / Plastic Bags / Some Non-expanded plastic products	●
Plastic, Rubber and Fibreglass occupancies range from amber to black depending upon the material used, the process of manufacture and the final product.	●
Pulp and Paper	
Printing & Coating Using Water Based Inks	●
Pulp, Paper and Cardboard	●
Retail	
Home Improvements / Auto Parts	●
Other Retail	●

Healthcare	
Nursing and convalescent homes, Psychiatric care and substance abuse	●
Other Healthcare Occupancies	●
Utilities	
Potable and Wastewater	●
Telecommunications networks	●
Refuse and Recycling	●
Warehouse & Distribution	
Low to Moderate Hazards	●
Tyres / Spirits Aging	●
High Hazard, Flammable Liquids, Cold Storage, Paper	●
Glass, Pottery and Minerals	
Molten Glass	●
Other Occupancies in this Group	●
Metal Products	
Light Manufacturing	●
Aluminium Smelting, Metal Products, - Heavy, Rolling Mills / Steel Mills with Arc Furnace	●
Extrusion & Forging, Heavy Metal Manufacturing, Plating & Galvanising Rolling Mills	●
Integrated Steel Mills with Blast Furnace or Coke Oven / Molten Metal	●
Non-Aluminium Refining or Smelting / Plating & Galvanizing	●

Higher appetite risks, larger shares and / or limits may be deployed at acceptable terms

**Lead Capacity More Likely**

Moderate appetite risks, share and / or limit set accordingly for risks at appropriate terms

**Lead or Follow Capacity**

Harder risks, will consider these for a small share and / or limit basis at good terms

**Low - Medium Follow Capacity**

Limited appetite risks, single digit shares and modest capacity deployment at attractive terms

**Follow Capacity More Likely**

- Risk capacity is considered in terms of Share, Limit and loss estimate exposure, this is a guide only – every case written on its merits based on the available information. Risk quality, information quality and underwriter judgement will lead to more or less capacity than these indicative levels being deployed.
- Natural and / or manmade catastrophe exposure may modify the appetite for any given risk.
- To enable AIG to underwrite exposures and provide our best proposal we would require; 1) Clear SOV's with address information and breakdown of values, 2) Surveys and risk engineering information for key locations, 3) Any information around Business Interruption, BCP and Interdependencies where available.
- Subject to AIG's Environmental, Social and Governance (ESG) commitment | This is not an exhaustive list, please contact us for more information.



## Facts & Figures

### Minimum Submission Requirements

- Name
- Activity
- Requested terms and conditions
- Excel spreadsheet of insured values split by building, contents, and business interruption per location (including full address)
- Loss control information as appropriate for exposure, including details regarding business and contingent business interruption
- 5+ years of loss history

### Limits

- Primary and Excess — Lead and Non-Lead: up to USD 500 million (every case is written on its own merit and typically on a quota share basis)



## Underwriting Sweet Spots

In our varied portfolio, our risk appetite crosses many industries with the following sweet spots:

- Financial institutions, communications, media and IT, manufacturing risks (e.g., automotive industry, electronics, electrical equipment, machinery), technology companies, healthcare, retail, general services, and quality real estate accounts.
- We offer Terrorism and Political Violence Coverage, both embedded and stand-alone.
- AIG Property is open to looking at a majority of industries with the ability to commit significant capacity.
  - Major accounts — typically companies with insured sum greater than USD 1 billion
  - Middle market — typically companies with insured sum less than USD 1 billion
- We offer our solutions in a Lead and Non-Lead position, depending on industry exposure to large volatile losses and Cat exposure. The lower the volatility exposure, the higher the retained share/capacity and/or desire to Lead.
- We provide a multitude of offerings, depending on the client needs, including standard or manuscript wordings, captive services, multinational programs, and client partnership or workshops.



## Capacity Considerations

We will consider all occupancies, however the deployment of our capacity is dependent on:

- Risk quality
- Loss experience
- Program conditions and pricing
- Commitment to risk management principles and acceptable account pricing
- Occupancy hazard

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