



## 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.

# Industry Appetite Grid



Agriculture		Real Estate		Healthcare	
Farming	●	Industrial Real Estate	●	Nursing and convalescent homes, Psychiatric care and substance abuse	●
Grain Storage / Silo	●	Most other real estate schedules	●	Other Healthcare Occupancies	●
Assembly Operations		Entertainment		Utilities	
Aircraft / Turbines / Engines and Transmission / Industrial Machinery & Equipment / Satellites and Space Vehicles Painting Operations	●	Amusement & Theme Parks / Indoor Sports Arena / Movie and Recording Studios	●	Potable and Wastewater	●
Boats / Yachts etc	●	Most Other Entertainment Venues	●	Telecommunications networks	●
Education		Textiles & Apparel		Warehouse & Distribution	
Library	●	Leather Products	●	Low to Moderate Hazards	●
All Other Education	●	Mattresses and Upholstery	●	Tyres / Spirits Aging	●
Electronics		Transportation		Glass, Pottery and Minerals	
Semiconductor	●	Fueling Operations	●	Molten Glass	●
Batteries	●	Aircraft Hangers / Docks, Piers, Wharves, Freight Terminals and Depots / Marines	●	Other Occupancies in this Group	●
Other Electrical	●	Other Transportation	●	Metal Products	
Wood Products		Rubber & Plastic Products		Light Manufacturing	●
Furniture & Cabinetry & Misc. Products	●	Fibreglass / Plastic Bags / Some Non-expanded plastic products	●	Aluminium Smelting, Metal Products, - Heavy, Rolling Mills / Steel Mills with Arc Furnace	●
Logging / Mobile & Prefab Homes / Particle Boards, Veneer & Plywood / Sawmills	●	Plastic, Rubber and Fibreglass occupancies range from amber to black depending upon the material used, the process of manufacture and the final product.	●	Extrusion & Forging, Heavy Metal Manufacturing, Plating & Galvanising Rolling Mills	●
Food and Beverage		Pulp and Paper		Integrated Steel Mills with Blast Furnace or Coke Oven / Molten Metal	●
Elevators	●	Printing & Coating Using Water Based Inks	●	Non-Aluminium Refining or Smelting / Plating & Galvanizing	●
Grain Milling and Malting / Sugar / Vegetable Oil	●	Retail			
Distilled Spirits / Meat, Poultry & Fish / Products Fried in Oil	●	Pulp, Paper and Cardboard	●		
Services		Home Improvements / Auto Parts			
Restaurants (without frying equipment), Repair Shops and Services	●	Other Retail	●		
Restaurants with Frying	●				
Other Services (Including Financial Services)	●				

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

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

This material was produced for use of AIG Europe S.A. AIG Europe S.A. is an insurance undertaking authorised by the Luxembourg Ministry of Finance and supervised by the Commissariat aux Assurances ([www.caa.lu](http://www.caa.lu)), incorporated and existing in the form of a société anonyme under the laws of Luxembourg, having its registered office at 35D, avenue John F. Kennedy, L-1855 Luxembourg, and registered with the Luxembourg Registre de Commerce et des Sociétés under number B218806.

### EMEA Property Head of Property, EMEA

**Michael Stout**

Email: [michael.stout@aig.com](mailto:michael.stout@aig.com)

### Property Team AIG Nordic

Email: [property.nordics@aig.com](mailto:property.nordics@aig.com)