EMEA Casualty — Environmental

AIG

Document intended for brokers and professional clients only



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.

Our Appetite





Minimum Information Requirements

Completed proposal form (or equivalent) to include:

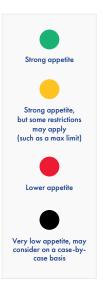
- Name and website
- Business description and activity
- Insured location(s)
- Turnover (contractor policies)
- Loss history (including S&A claims on non-EIL specific policies)

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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