

EMEA Casualty – Primary & Excess

Document intended for brokers and professional clients only



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 award-winning global 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.
- With one of the largest teams of specialist lines 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.

Capacity EUR	Primary (normally up to EUR 25M)	Excess (<EUR 50M attachment point) Normally up to EUR 50M	Excess (>EUR 50M attachment point) Normally up to EUR 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

- Very Low Appetite:** ●
- Mining
 - Ammunitions, armor
 - Pharmaceuticals, invasive medical products (life science)
 - Nuclear power
 - Railway operations
 - Test laboratories
 - Construction of tunnels, bridges, dams
 - Police and Security services



Facts & Figures

Minimum Information Requirements

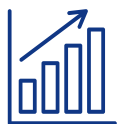
- Name and website
- Activity
- Type of products
- Turnover
- Product quality controls
- Geography of distribution and exports
- Loss history

Limits

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



Underwriting Sweet Spots



All client segments from
EUR 50 million to 2.5 billion revenue



Multinational Companies



Captive Solutions

**Head of Liabilities
Belgium & Luxembourg**
Koenraad De Stickere

Email: koenraad.destickere@aig.com

**Head of Client & Broker
Engagement - Belgium**
Frédéric Lycops

Email: frederic.lycops@aig.com

This is a publicity issued by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. Registered office: 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, Rue Robert Stumper 11, L-2557 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, www.caa.lu. Belgium branch office located at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. The Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084. The NBB is located at de Berlaimontlaan 14, 1000 Brussels, www.nbb.be. The contents of this publicity is for information purposes only and cannot be considered as an advice or an offer to contract and cannot be relied upon to claim insurance coverage or engage AIG's liability. Only the insurance policy's terms and conditions provide an binding description of the cover.