OVERVIEW & APPETITE GUIDE

EMEA Casualty – Contaminated Products

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The AIG Advantage

Industry Focus

- We have a broad appetite in Contaminated Products Insurance (CPI), 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.
- 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.

Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 2,900 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- EMEA Contaminated Products has developed a strong underwriting network across EMEA, providing technical underwriting expertise at a local level.
- Our EMEA-based underwriters are connected to a wider network of Contaminated Products underwriters located across the UK, Latin America, Asia Pacific, Japan, and Canada, enabling our team to provide underwriting solutions where our clients need them.
- Our team of client and broker engagement leaders across EMEA work alongside underwriters to help ensure swift responsiveness and a collaborative partnership with clients and brokers.

AIG Multinational

- We offer customized multinational programs for clients through our global network.
- Our integrated 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,helping to keep clients protected across borders with local coverage available in over 200 countries and jurisdictions.*
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 600 million in premium flowing through the AIG network to 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 Casualty Claims deals with thousands of claims in EMEA each year.
- 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.
- Our team of specialist lines claims professionals can help guide our clients through complex and unpredictable environments and international exposures. No matter the situation, we will know the best processes to follow.

*Subject to US, EU, UK and UN as well as other applicable sanctions regimes
AIG figures sourced from internal data
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Our Appetite*

Facts & Figures

Minimum Information Requirements

Completed proposal form (preferrable) 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 and food safety
- Fully filled out CPI application form
- Insured location(s)
- Turnover
- Loss history
- Recall plan and product traceability

Limits and Premiums*

- Up to EUR 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	🟡
Bread and Bakery Products	🟢
Chocolate and Nuts	🟡
Soft Drinks	🟡
Alcohol	🟢
Cigarettes, Tobacco and Cigars	⚫
Cans, Containers and Food Packaging	🟡
Soap and Cleaning Products	🟢
Spice and Herbs	🔴
Fish and Crustaceans	🔴

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.

🟢 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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**Guide only - every case written on it's merits. Categories are not fixed and may be subject to change. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.*

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