OVERVIEW AND APPETITE GUIDE

EMEA Casualty – Environmental

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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 2,900 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.
- 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 help 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 claims each year. We work with the client to help find the right solution, taking into account the client's needs and requirements. Our internal specialization is complemented by a panel of local and international environmental experts.
- We can help guide our clients through the most 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 (or equivalent) to include:

- Name and website
- Business description and activity
- Insured location(s)
- Turnover (contractor policies)
- Loss history (including Sudden & Accidental 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 Generation 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	🟢

🟢 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

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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Our Appetite

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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