OVERVIEW & APPETITE GUIDE

EMEA Casualty – Primary & Excess

THIS MATERIAL IS DESIGNED FOR USE BY BROKERS

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 can provide a multitude of products and solutions, depending on the client's needs, including 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 2,900 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- 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.
- 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

- AIG Casualty Claims deals with thousands of claims 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.
- We can help guide our Casualty Primary & Excess clients through complex and unpredictable environments and international exposures. No matter the situation, we will know the best processes to follow and the best steps to take.

*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

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

No Appetite:

- Mining
- Ammunitions, armor
- Pharmaceuticals, invasive medical products (life science)
- Nuclear power
- Railway operations
- Test laboratories
- Construction of tunnels, bridges, dams

Guide only – every case written on its merits. Categories are not fixed and may be subject to change.

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Our Appetite

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

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Guide only - every case written on it's merits. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.

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