OVERVIEW & APPETITE GUIDE

EMEA Financial Lines – Financial Institutions (FI)

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The AIG Advantage

Product Offerings

- AIG offers a full suite of Financial Lines products, including FI Directors & Officers, FI Professional Indemnity, FI Crime, Employment Practices Liability (EPL), Pension Trust Liability (PTL), Kidnap & Ransom, and Cyber, enabling clients to source their insurance needs from a single carrier.
- We have a broad appetite for financial institutions which includes banks, insurance companies and asset management firms, as well as stock exchanges and various miscellaneous FIs and fintechs.
- We offer industry-specific blended products for financial institutions, such as Investment Managers Insurance and Private Equity and Venture Capital Insurance, which can help to reduce the risk of gaps between the various coverages.
- From the boutique asset manager to the largest banks and insurance companies, no risk is too small or too large for AIG to insure.

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.
- AIG Financial Lines has over 60 specialized FI underwriters across 21 countries, serving continental Europe, the Middle East and Africa, along with a regional team of product specialists.

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, which can help 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

- The AIG Financial Lines Claims Team handles thousands of claims every year.
- With a large and experienced team of Financial Lines claims professionals, we can help guide our FI clients through complex and unpredictable environments and international exposures. No matter the situation, we will know the best processes to follow and best steps to take.

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

Our Appetite

AIG

Facts & Figures

Minimum Information Requirements

- Completed proposal forms
- Annual financial statements

Limits and Deductibles*

Working capacities:

• D&O	EUR & USD 15 million
• FIPI	EUR & USD 10 million
• Crime	EUR & USD 15 million
• EPL	EUR & USD 10 million
• PTL	EUR & USD 15 million

Minimum Premium Requirements

- Risk dependent

Underwriting Sweet Spots

Preferred Clients

Banks

Insurance Companies

Asset Management Firms
Including Investment Managers, Funds and Fund Managers, Hedge Funds, Investment Advisors, and VC and PE Firms.

May Be Considered

Crypto-Focused FIs

Fund Administrators

Factoring Firms

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