OVERVIEW & APPETITE GUIDE

EMEA Financial Lines – Professional Indemnity (PI)

THIS MATERIAL IS DESIGNED FOR USE BY BROKERS

The AIG Advantage

Product Offerings

- AIG has a broad Professional Indemnity appetite, from traditional classes to technology exposures, and is a primary and excess provider.
- AIG Financial Lines provides a multitude of insurance solutions depending on the needs of the client, including easy-to-use pre-rated products, standard or manuscript wordings, captive services and multinational programs.
- From a local family business to a large multinational corporation, no risk is too small or too large for AIG to cover.
- AIG is experienced in writing PI facilities and schemes where we can simplify the underwriting process to suit the needs of the policyholder.

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 100 specialized PI underwriters across the EMEA region, along with a regional team of product specialists.
- Our team of client and broker engagement leaders across EMEA works alongside underwriters to help ensure swift responses 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, to 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 of Financial Lines claims professionals, we can guide our clients through complex and unpredictable environments and international exposures related to PI. 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
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Our Appetite

AIG

Professions Appetite

Accountants and tax consultants	🟢
Insurance brokers	🟢
Medical malpractice	🔴
Marketing / public relations	🟢
Inspection, testing, certification	🟡
Media	🟡
Film and TV production	🟡
Broadcasting TV / radio / streaming	🟡
Publishing magazine, newspaper, books	🟢
Graphic design / photo	🟢
Social media	🔴
Travel agencies	🟡
Travel agent	🟢
Tour operator / organiser	🔴

Law firms	🟡
Notaries	🟡
Business processes outsourcing	🟢
Construction	🟡
Architects	🟡
Engineers	🟡
Construction (design and construct)	🟡
Specific Project Professional Indemnity (SPPI)	🟡
Technology and telecoms	🟢
Software providers (SaaS) and developers	🟢
Managed Service Providers (MSP)	🟢
Internet Service Providers / Telco	🟢
Enterprise-wide software (ERP) integration	🟡
Payment processors	🟡
Data centres	🟢
Other tech incl. evolving tech (Gen AI)	🟢

Education	🟢
Training and consultancy	🟢
Professional education	🟢
Schools, universities and public education	🔴
Human resources / recruitment	🟢
HR professionals / consultants	🟢
Recruitment companies	🟢
Staffing companies (non-vicarious)	🟢
Staffing companies (vicarious)	🟡
Real estate	🟢
Real estate brokers/agents	🟢
Property management services	🟢
Appraisers / valuators / inspectors	🟡
Real estate developers	🔴
Consultants	🟢

🟢 Strong appetite

🟡 Selective appetite

🔴 Very limited appetite

Segments Appetite

Clients of all sizes from SMEs to large corporates and multinationals	🟢
Well risk-managed start-ups with appropriate level of experience of founders	🟢
USA, Canadian or Australian businesses exposures	🟡
Clients with a diversity of geographic focus and local policy need	🟢
Companies and risks which require tailormade solutions	🟢
Facilities, schemes or programs tailored to professional associations or other groups of professions	🟢

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

Facts & Figures

Minimum Information Requirements

- Completed proposal forms

Limits and Deductibles*

Working Capacities:

- PI EUR/USD 15 million

Minimum Premium Requirements

- Risk dependent

Underwriting Sweet Spots

Preferred Clients

Technology Companies

Media and PR Firms

Business and Management Consultants

Multinational Programs

Regulated Professions
Such as lawyers, insurance brokers, notaries, auditors and real estate agents

SME Risks/Facilities and Schemes

Miscellaneous Professions
Such as event managers, associations and more

Architects and Engineers/ Design and Construct

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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.*