

Casualty — Primary & Excess



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 provides a multitude of offerings, depending on the client needs: 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 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Casualty has over 100 dedicated underwriters across 24 countries in the EMEA region. 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.
- A team of over 100 client and broker engagement leaders across EMEA work alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

AIG Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” 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, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premium flowing to AIG 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

- 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 new claims in EMEA each year.
- We can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.

| 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



Facts & Figures

Minimum Information Requirements

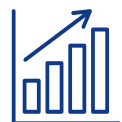
- Name and website
- Activity
- Type of products
- Turnover
- Product quality controls
- Geography of distribution and exports
- Loss history

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

Nordic Casualty

Nordic Team

Email: NordicCasualty@aig.com

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

This material was produced for use of AIG Europe S.A. AIG Europe S.A. is an insurance undertaking authorised by the Luxembourg Ministry of Finance and supervised by the Commissariat aux Assurances (www.caa.lu), incorporated and existing in the form of a société anonyme under the laws of Luxembourg, having its registered office at 35D, avenue John F. Kennedy, L-1855 Luxembourg, and registered with the Luxembourg Registre de Commerce et des Sociétés under number B218806.