## OVERVIEW AND APPETITE GUIDE EMEA Casualty – Environmental



# 🔆 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 3,000 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.
- 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 in 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 premiums 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 work with the client to find the right solution, taking into account the client's needs and requirements. Our internal specialization is also complemented by a panel of local and international environmental experts.
- 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.

## **Our Appetite**





#### **Minimum Information Requirements**

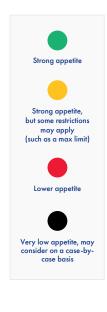
Completed proposal form (or equivalent) to include:

- Name and website
- Business description and activity
- Insured location(s)
- Turnover (contractor policies)
- Loss history (including S&A 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	Segment	Appetite
Agriculture	•	Transportation	
Mining (sub-surface)		Road	
Quarrying	•	Railroad and Shipping	•
Construction		Logistics	
Manufacturing		Airports and Aircraft Ground Services	•
Food and Beverage		Air Transportation	
Clothes and Textiles		Energy	
Wood and Metal Products		Refineries	•
Paper Products	•	Renewable Energy	
Packaging Products		Oil and Gas Wells	
Commercial Printing		Power Gen Companies	•
Pharma, Chemicals and Fertilizers	•	Bulk Storage and Pipelines	
Ammunition and Explosives		Petrol/Gasoline Filling Stations	•
Rubber and Plastics		Waste Management and Recycling	
Building Products		Water and Wastewater Treatment	•
Foundries and Smelting	•	Waste Collection and Recycling	•
Machinery, Tools and Equipment		Waste Operators	•
Automotive		Miscellaneous	
Electronics and Appliances		Wholesale and Retail Trade	•
Toys and Leisure Goods		Real Estate	•
		Services and Public Administration	
			-



### **Our Appetite**









Differentiated Product Offering: Pollution Legal Liability and Contractors Pollution Liability

Multiyear Policies for M&A, Construction projects



Captive Solutions

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