



The AIG Advantage

Modular Offering

- Our modular product creation ensures quick and easy customization of products, resulting in excellent customer-centric solutions through individually tailored insurance programs available online for Business Partners.

Supporting Platforms

- Our easy-to-use platform offers Business Partners a fully automated underwriting and pricing process, including policy issuance.
- One common Small and Medium-sized Enterprises (SME) system for all business transactions (new business, contract changes) ensures a seamless integration via API to Business Partner systems.

Speed of Service

- We offer fast and efficient service and portfolio management tools to meet client needs and achieve distribution excellence.

Value for Money

- We offer comprehensive coverage for the right price and exceptional customer service.



Advantages for Our Business Partners

AIG Expertise

- We bring decades of experience dealing with complex business risks to the SME market.

Best-in-Class Claims Experience

- We provide one dedicated claims adjuster throughout the full lifecycle of the claim, with constant communication coordinated with the Business Partner, and a claims notification number available within 48 hours.

A Digital Journey

- We offer a digital journey that includes an insurance quote in less than three minutes, a dynamic questionnaire for a simplified process, and contractual documents that are available instantly within the platform.

An Insurer by Your Side

- AIG provides daily support for our Business Partners and a dedicated Business Partner service, including expert underwriters.



Advantages for Our SME Clients

A Brand SMEs Can Trust

- We offer innovative solutions to SMEs through our local market experience.

Comprehensive Coverage

- We provide complete coverage in an “all risks” model for SMEs with a turnover of up to EUR 50 million. Coverage adapts to the activities and needs of each company (limits of guarantees, deductibles, options).

No Claim Is Too Complex

- By choosing our solutions, SMEs benefit from the expertise and responsiveness of our experienced Claims Managers.



Facts & Figures

Minimum Information Requirements

- Name and address
- Business activity
- Annual turnover
- Type of cover
- Desired sum insured/indemnity period
- Loss history

Additional Information for Property Coverage

- Construction type, primary use of the building and occupancy
- Building ownership
- Fire and theft protection

Limits and Premiums

Depending on local specifics, on average:

- Up to EUR 50 million turnover
- Property: up to EUR 15 million per location
- Liability: up to EUR 15 million aggregate for General Liability and Public Liability



Underwriting Sweet Spots



SMEs with turnover up to EUR 50 million



Preferred business activities: offices, hotels, artisan, cafes and restaurants, and retail shops

Appetite Guide (on average; local specifics may apply)

Capacity EUR <small>Depending on local specifics, on average</small>	Property <small>(Buildings, Content, BI) Maximum up to EUR 15M per location</small>	Casualty <small>(GL and PL) Maximum aggregate up to EUR 15M</small>
Offices	●	●
Hospitality	●	●
Retail	●	●
Wellness and Beauty	●	●
Education	●	●
Health and Medical	●	●
Artisan Production	●	●
Other Trade and Crafts	●	●
Recreation	●	●
Industrial Production	●	●
Construction and Maintenance	●	●

- 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:

- Agriculture
- Mining
- Energy
- Transport
- Public Sector
- Wholesale

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