

EMEA Financial Lines — Management Liability for Commercial Risks



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The AIG Advantage

Product Offering

- From a local family business to a large multinational corporation, no risk is too small or too large for AIG to insure in Financial Lines.
- AIG offers a full suite of Financial Lines products for commercial institutions, such as Directors & Officers (D&O), Professional Indemnity (PI), Crime, Cyber, Employment Practices Liability (EPL), Pension Trust Liability (PTL) and Kidnap & Ransom (K&R), enabling clients to source multiple insurance needs from a single carrier.
- AIG Financial Lines has a broad appetite across our products and is a primary and excess capacity provider, with the ability to commit significant capacity.
- We provide a multitude of products and solutions depending on the client needs, including pre-rated products, standard or manuscript wordings, captive services, multinational programs, client partnership and workshops.

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 70 Management Liability underwriters based in offices across 21 countries, serving continental Europe, the Middle East and Africa. With a regional team of product specialists, Financial Lines distinguishes itself as an experienced and proficient underwriting team.
- Our team of client and broker engagement leaders across EMEA works alongside underwriters to help ensure swift responsiveness 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, helping 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 worldwide.
- With a large and experienced team of Financial Lines claims professionals,, we can help guide our clients through complex and unpredictable environments and international exposures. No matter what kind of situation, we will know the best processes to follow and best steps to take.



Facts & Figures

Minimum Information Requirements

- Latest consolidated annual financial statements (sufficient for non-binding indications)
- Completed proposal forms

Limits and Premiums**

- Typically, EUR 10 million for D&O and EPL
- Typically, EUR 2.5 up to 10 million for Commercial
- No minimum premium requirements

**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.



Underwriting Sweet Spots



Multinational Programs



Private Companies



SME Risks, Facilities and Schemes



Large and Complex Risks That Require Specialist Expertise

Like Non-U.S. Public Offering of Securities Insurance (POSI) & Initial Public Offering (IPO), Runoff Captive Solutions

		D&O	EPL		PTL	Crime
			U.S. Employees	Non-U.S. Employees		
Capacity EUR		Normally up to EUR 10 million, but lower for U.S. listed	Normally up to EUR 10 million	Normally up to EUR 10 million	Normally up to EUR 10 million, but lower for U.S. plans	Normally up to EUR 10 million
Policyholder	U.S. Listed	🔴	🟡	🟡	🟡	🟡
	Large Corporate >USD10B Revenue	🟡	🔴	🟡	🟢	🔴
Healthcare	Pharmaceutical	🟡	🟡	🟡	🟢	🟢
	Biotech	🟡	🟢	🟢	🟢	🟢
Automobile	Manufacturing & Components	🟢	🟢	🟢	🟢	🟢
Consumer Services	Hotels & Restaurants	🟡	🔴	🟡	🟢	🔴
	Casino & Gaming	🟡	🔴	🟡	🟢	🔴
	Education	🟢	🔴	🟡	🟢	⬛
Energy	Oil & Gas	🔴	🟢	🟢	🟢	🟡
	Utilities	🟢	🟢	🟢	🟢	🟢
Material	Chemicals	🟢	🟢	🟢	🟢	🟢
	Mining	🔴	🟡	🟡	🟡	🟡
	Paper & Forest	🟢	🟢	🟢	🟢	🟢
	Construction	🟢	🟢	🟢	🟢	🟢
Transportation	Aviation	🟡	🟢	🟢	🟢	🟢
	Marine	🟢	🟢	🟢	🟢	🟢
	Road & Rail	🟢	🟢	🟢	🟢	🟢
Retail	Distribution	🟢	🟢	🟢	🟢	🟢
	Multiline	🟡	🔴	🟡	🟢	🟡
Communications	IT	🟢	🟢	🟢	🟢	🟢
	Telecom	🟢	🟢	🟢	🟢	🟡
	Media & Entertainment	🟢	🔴	🟡	🟢	🟢
Real Estate	Commercial	🟡	🟢	🟢	🟢	🟢
	Residential	🟢	🟢	🟢	🟢	🟢



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

Financial Lines Team AIG Netherlands

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

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