

OVERVIEW & APPETITE GUIDE - NETHERLANDS

EMEA Commercial Property



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The AIG Advantage

Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with more than 2,900 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Property has over 80 dedicated underwriters across 18 countries in the EMEA region. The Property line of business distinguishes itself as having one of the most experienced and proficient underwriting teams in the market.
- International Commercial property strives to be a preferred and go-to-market insurer, providing long term stable and reliable partnerships for its corporate clients.
- 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.
- We underwrite almost all occupancies with an appetite based on risk and complexity to achieve balanced and sustainable growth. We underwrite insureds on their merits and based on the available information and requested terms and conditions.

Risk Engineering

- AIG's global Risk Engineering Network can offer benchmarking and expertise across industries, including:
 - Benchmarking and risk improvement recommendations for large clients
 - Risk assessment and mitigation recommendations for middle-market clients.

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 to 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

- Our large and knowledgeable network of AIG Claims Adjusters provides a consistent claims experience.
- The AIG Property Claims Promise affirms that our dedicated team of Claims Experts will mobilise in rapid response to a covered event and, after coverage is confirmed, will advance our policyholders up to 50% of an agreed loss estimate within seven days,** giving them the immediate working funds they need for property damage and repairs, cleanup costs, and extra expenses.

AIG figures sourced from internal data. *Subject to US, EU, UK and UN as well as other applicable sanctions regimes

**Subject to confirmed liability and based on agreed Property Damage and Extra Expense estimates only, does not apply to Business Interruption.
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Facts & Figures

Minimum Submission Requirements

- Name
- Activity
- Requested terms and conditions
- Excel spreadsheet of insured values split by building, contents, and business interruption per location (including full address)
- Loss control information as appropriate for exposure, including details regarding business and contingent business interruption
- 5+ years of loss history

Limits*

- Primary and Excess — Lead and Non-Lead: up to USD 500 million (every case is written on its own merit and typically on a quota share basis)



Underwriting Sweet Spots

In our varied portfolio, our risk appetite crosses many industries with the following sweet spots:

- Financial institutions, communications, media and IT, manufacturing risks (e.g., automotive industry, electronics, electrical equipment, machinery), technology companies, healthcare, retail, general services, and quality real estate accounts.
- We offer Terrorism and Political Violence Coverage, both embedded and stand-alone.
- AIG Property is open to looking at a majority of industries with the ability to commit significant capacity.
 - Major accounts — typically companies with insured sum greater than USD 1 billion
 - Middle market — typically companies with insured sum less than USD 1 billion
- We offer our solutions in a Lead and Non-Lead position, depending on industry exposure to large volatile losses and Cat exposure. The lower the volatility exposure, the higher the retained share/capacity and/or desire to Lead.
- We provide a multitude of offerings, depending on the client needs, including standard or manuscript wordings, captive services, multinational programs, and client partnership or workshops.



Capacity Considerations

We will consider all occupancies, however the deployment of our capacity is dependent on:

- Risk quality
- Loss experience
- Program conditions and pricing
- Commitment to risk management principles and acceptable account pricing
- Occupancy hazard

**Guide only - every case written on its merits. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.*

Property Team AIG Netherlands

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