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

AIG

Facts & Figures

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
Agriculture	🟡
Mining (sub-surface)	⚫
Quarrying	🟡
Construction	🟢
Manufacturing	
Food and Beverage	🟢
Clothes and Textiles	🟢
Wood and Metal Products	🟢
Paper Products	🟡
Packaging Products	🟢
Commercial Printing	🟢
Pharma, Chemicals and Fertilizers	🟡
Ammunition and Explosives	⚫
Rubber and Plastics	🟢
Building Products	🟢
Foundries and Smelting	🟡
Machinery, Tools and Equipment	🟢
Automotive	🟢
Electronics and Appliances	🟢
Toys and Leisure Goods	🟢

Segment	Appetite
Transportation	
Road	🟢
Railroad and Shipping	🟡
Logistics	🟢
Airports and Aircraft Ground Services	🟡
Air Transportation	⚫
Energy	
Refineries	🟡
Renewable Energy	🟢
Oil and Gas Wells	⚫
Power Gen Companies	🟡
Bulk Storage and Pipelines	🟡
Petrol/Gasoline Filling Stations	🟡
Waste Management and Recycling	
Water and Wastewater Treatment	🟡
Waste Collection and Recycling	🟡
Waste Operators	🟡
Miscellaneous	
Wholesale and Retail Trade	🟢
Real Estate	🟢
Services and Public Administration	🟢

- 🟢 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

Underwriting Sweet Spots

Differentiated Product Offering: Pollution Legal Liability and Contractors Pollution Liability

Multiyear Policies for M&A, Construction projects

Captive Solutions

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