



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



No Appetite:

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

EMEA SME Head of SME, EMEA

Lucas Scortecci

Tel: +34 638 925 330

Email: lucas.scortecci@aig.com

EMEA Distribution Head of Broker Engagement, EMEA

Enrico Savoia

Tel: +34 69 9748844

Email: enrico.savoia@aig.com

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

This material was produced for use of AIG Europe S.A. AIG Europe S.A. is an insurance undertaking authorised by the Luxembourg Ministry of Finance and supervised by the Commissariat aux Assurances (www.caa.lu), incorporated and existing in the form of a société anonyme under the laws of Luxembourg, having its registered office at 35D, avenue John F. Kennedy, L-1855 Luxembourg, and registered with the Luxembourg Registre de Commerce et des Sociétés under number B218806.