OVERVIEW & APPETITE GUIDE

EMEA SME

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.

Our Appetite

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	🔴	🔴

🟢 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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