

Financial Lines – Management Liability for Commercial Risks



The AIG Advantage

Product Offerings

- 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 D&O, PI, crime, cyber, EPL, PTL and 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 offerings, depending on the client needs: 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 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 70 management liability underwriters across 24 countries in the EMEA region. With a regional team of product specialists, Financial Lines distinguishes itself as one of the most experienced and proficient underwriting teams in the region.
- A team of over 100 client and broker engagement leaders across EMEA works 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

- The AIG Financial Lines Claims Team handles thousands of new claims every year worldwide.
- With one of the largest teams of Financial Lines claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter what kind of situation, we’ll have seen it before and know the best processes to follow and best steps to take.



Facts & Figures

Minimum Information Requirements

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

Limits and Premiums

- Typically, EUR 15 million for D&O and EPL
- Typically, EUR 2.5 million for Commercial
- No minimum premium requirements



Underwriting Sweet Spots



Multinational Programs



Private Companies



SME Risks, Facilities and Schemes



Large and Complex Risks That Require Specialist Expertise

Like Non-U.S. POSI & IPO, Runoff Captive Solutions

		D&O	EPL		PTL	Crime
			U.S. Employees	Non-U.S. Employees		
Capacity EUR		Normally up to EUR15 million, but lower for U.S. listed	Normally up to EUR10 million	Normally up to EUR15 million	Normally up to EUR15 million, but lower for U.S. plans	Normally up to EUR 2.5 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	●	●	●	●	●
Transportation	Construction	●	●	●	●	●
	Aviation	●	●	●	●	●
	Marine	●	●	●	●	●
Retail	Road & Rail	●	●	●	●	●
	Distribution	●	●	●	●	●
Communications	Multiline	●	●	●	●	●
	IT	●	●	●	●	●
	Telecom	●	●	●	●	●
Real Estate	Media & Entertainment	●	●	●	●	●
	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

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