



WINNING WITH AIG

WHERE WE CAN HELP



Property



Marine



Casualty



Environmental



SME Package



Financial Institutions



Management Liability



Cyber



Professional Indemnity



Multinational



PROPERTY

WHERE WE CAN HELP

RISK CAPACITY* UP TO \$500M

We have strong underwriting appetite for all of the industries and sectors below.

INDUSTRIES

Financial Institutions	●
Real Estate	●
Hospitality	●
Healthcare and Education	●
Airports and Ports	●
Infrastructure	●
Manufacturing	●

SECTORS

Major Accounts – with sum insured over \$1bn	●
Middle Market – sum insured from \$100m to \$1bn	●
Terrorism and Political Violence	●
Multinational Programs	●
Captive / complex fronted programmes	●

Claims help when it matters most



**Multi award winning
Major Loss claims team.**



**Our Claims
Promise**

- In the event of a major claim, we will confirm coverage as quickly as reasonably possible.
- Then we will provide the Policyholder with immediate working funds up to 50% of our share of the agreed estimate within 7 days.
- Working funds for: repairs, clean-up costs, extra expense and increased costs of working.

AIG Property Differentiators



Underwriting Expertise

- Solution oriented underwriting team.
- Delivering insurance solutions tailored to our clients' needs
- Expertise in structuring complex insurance programs
- Wording specialists



Distribution

- Ensuring our clients get the best value out of AIG.
- Serving major clients and broker partners through an elevated experience via the Client Director, enabling the AIG team to solve problems and address the client's evolving risk needs.



Global Risk Engineering

- Experienced Property Risk Engineers worldwide.
- Industry and sector specialists.
- Helps clients reduce, and in certain cases prevent, losses.
- Insights for clients about their potential vulnerabilities.



Empowered and accessible

- High Property underwriting authorities including for multinational and international risks.



Multinational Excellence

- Significant investment in technology and processes to get global policy issuance before inception.
- Tools and tech to give Risk Managers insights across global portfolio.

Multinational Policy Issuance

- Contract certainty
- Local compliance
- Alignment between client's operations
- Early premium allocations
- Reduced rework, minimise cover gaps

Contact our Property Leaders →

* Risk capacity in USD: guide only – every case written on its merits

This marketing material is intended for insurance brokers and other insurance professionals for their information. For full terms, conditions and benefits related to AIG products, please refer to the policy and associated documents.

www.aig.ae

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MARINE

WHERE WE CAN HELP



We have strong underwriting appetite for all of the sectors below

Cargo

Manufacturers	●
Heavy industries	●
Tech companies	●
Importers & exporters	●
Bulk Commodities	●
From multinationals to SMEs	●
Oil & Gas	●

Stock Throughput

Manufacturing	●
Chemicals	●
Electronics	●
Oil & Gas	●

Specialty Marine

AIG Construction clients (Project Cargo and Delayed Start-Up cover)	●
Multinational solutions	●
Fronted/Risk Management Solutions	●

Transport & Logistics

Annual revenues over \$25m	●
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In land Marine (CPM)

Generators	●
Exhibition risks	●
Contractors Plant & Machinery (CPM) - Construction Equipment	●

AIG One for SMEs

Online "All Risks" cargo cover:
quote, bind, policy issuance
and mid-term servicing.

Claims help when it matters most

- Our global marine claims team handles claims onsite – worldwide.
- Rapid handling and settlement process for claims below \$10,000.
- After coverage for a marine cargo loss is confirmed we advance up to 50% of the agreed loss estimate within 7 days.

AIG Marine Differentiators



Risk Consulting

- World-class team of Marine Risk Consulting Engineers worldwide.
- E.g. experienced master mariners, to help clients identify exposures and reduce their risks.



Dual Stamp

- Combined AIG & Talbot capacity for maximum line size capability.
- Global reach – utilising AIG's network and Talbot's licensing.



Broad Product Range

- Our Talbot partnership brings additional risks solutions including Hull & War and Fine Art & Specie.



Marine Captives

- Extensive captive portfolio (Cargo, Logistics and Marine Liability).
- Experience partnering with clients to innovate and manage their total cost of risk.



Multinational

- Deep multinational experience and understanding of clients' local needs.
- Extensive global network and alignment with AIG's multinational Centre of Excellence.



General Average

- AIG Marine is able to issue a single global average bond.

Our Marine team leaders →

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CASUALTY

WHERE WE CAN HELP



We have expansive Casualty expertise across General Liability, Employers Liability, Environmental Impairment Liability* and Contaminated Products Insurance* with dedicated expertise for GCC & North Africa Energy and Construction risks. Here is a summary of our Liability "sweet spots" and cautionary areas.

INDUSTRIES

Manufacturing | Risk Capacity** up to \$100m

Food (inc Dairy)	●
Paper & Packaging	●
Textiles	●
Furniture	●
Rubber & Plastics	●
Medical Products	●

Energy & Construction | Risk Capacity** up to \$50m

Metals & Minerals	●
Steel including Products	●
Renewables	●
Integrated Oil and Gas	●
Energy Production / Oil Refinery	●
Coal including Mining	●

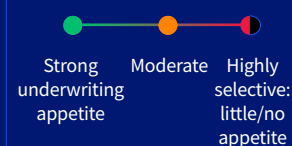
Services & Technology | Risk Capacity** up to \$75m

Real Estate	●
Financial Services	●
Hotels	●
Film & Entertainment Services	●
Police & Security Services	●

Retail & Wholesale | Risk Capacity** up to \$100m

General Merchandise stores	●
Department Stores	●
Food Wholesalers	●
Clothing retailers	●
Automotive Dealerships	●

These are the boundaries of our Liability appetite:



We assess and underwrite risks on their own individual merits.

SEGMENTS

Clients of all sizes from GCC & North Africa SMEs to large PLCs and multinationals	●
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Claims help when it matters most

Our award-winning Liability claims team: with outstanding technical expertise, highly responsive throughout the claims process delivering client services such as Accident and Disease investigation workshops to help minimise the impact of a claim on their business.

AIG Casualty Differentiators



Liability Claims

Our award-winning Liability claims team: with outstanding technical expertise and are highly responsive throughout the claims process.



Market Leader in Energy / Construction Liability

AIG is a market leader in providing solutions for Energy / Construction Liability Risks.



Geographical Underwriting Expertise

We underwrite risks across the GCC and Levant, Francophone and Arab Africa and Turkey & CIS.



Broad Appetite

We have one of the broadest appetites in the market, allowing us to better service our clients needs.



Empowered Underwriters

Our expert underwriters are empowered to take quick decisions, ensuring a fast turnaround time when servicing our clients.

Our Casualty team leaders →

*See separate appetite sheets for Environmental Liability and Commercial Motor

** Risk capacity in USD: guide only – every case written on its merits

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ENVIRONMENTAL

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RISK CAPACITY* UP TO \$50M

INDUSTRIES

Manufacturing

- Food and Drink
- Pharmaceutical
- Chemical
- Primary Metals
- Fabric and Textiles

Construction

Bulk storage / Depots and terminals

Wholesale and Retail trades

Hotels and Restaurants

Power Generation Utilities

Refineries

Civil Engineering & Demolition

Renewable Energy

Transportation and logistics

Water / Wastewater treatment

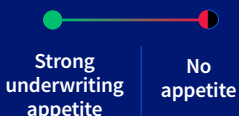
Financial Institutions

Contractors

Ammunition and Explosives

Mining

These are the boundaries of our appetite:



In between lies a spectrum of risks we assess and underwrite on their own individual merits.

SEGMENTS

All client segments from small single-scale operations to multinationals

EIL covers businesses' liabilities for contamination, pollution, environmental damage and much more.

- Tailored solutions for specific and unique needs
- Clean up costs included for clients' own properties

Claims help when it matters most

Our clients and brokers are supported by a dedicated Environmental claims team. Experts in their field, they can handle all types of claims, from the smallest through to the most complex and major risks.

AIG Environmental Differentiators



Experienced team

A specialised, dedicated team based in Dubai with expertise in multinational, construction, real estate, energy and more. The GCC & North Africa team has the added benefit of being able to draw upon our international network of over 30 underwriters across more than 20 countries.



Multinational capabilities

AIG Multinational will be your partner to navigate the complexities of global Environmental Liability insurance. With our strong global network of dedicated experts and broad capabilities we create bespoke multinational solutions for our clients' unique needs.

Our Casualty team leaders →

EACH OPPORTUNITY IS EVALUATED ON ITS OWN MERITS

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SME

WHERE WE CAN HELP

We are helping our brokers win and retain more business. Here are some of our SME underwriting “sweet spots”. All of these products are traded on AIG One. For a fast and efficient service, [log on to AIG One](#) to get a quote today.

SME WITH TURNOVER UP TO \$USD10M per location (100% Office exposure we can waive the Turnover threshold)

Capacity USD	Property	Casualty	Casualty
Depending on local specifics, on average*	(Buildings, Content, Business interruption) Maximum up to USD 15M per location	(Public Liability) Maximum up to USD 5M per event per location	(WCEI) Maximum up to USD 5M per event for Employer's Liability
Offices & Services	●	●	●
Retail	●	●	●
Real Estate (Rented out Property Owners)	●	●	●
Wellness and Beauty	●	●	●
Educational Services	●	●	●
Health Services	●	●	●
Food & Beverage	●	●	●
Recreation	●	●	●
Maintenance	●	●	●
Industrial Production	●	●	●
Construction	●	●	●

No Appetite

Agriculture
Forestry & Fishing
Mining
Energy
Transport
Wholesale

Strong Appetite Strong appetite, but some restrictions may apply Lower Appetite

Preferred Industries



Stand-alone Workmen's Compensation



Office & Services



Retailers



Real Estate (Property Owners)



Personal Care (Beauty & Spa)



Food & Beverage



Educational Services



Health Services (Clinics and Surgeries)

Industry Specific Benefit

Cover for employees across many industries

Cover for Portable equipment laptops, cell phones

Goods in transit, Seasonality

Investors (individual or companies) that own properties which they rent out on annual basis for the purpose of obtaining a rental income

Treatment risk cover

Food poisoning cover, Food Delivery Riders under restaurant Payroll, Shisha and Alcohol Serving is not excluded

Students considered as 3rd parties, Faculty & Governors Liability, Excursions and athletic activities, food poisoning

Medical Equipment cover

AIG SME Differentiators



One stop service portal AIG One

Our easy to use end-to-end platform provides real-time quotations, binding, renewals, instant documentation and seamless policy lifecycle management including online claims notifications.



Pre-underwritten

We empower you to obtain terms quickly and efficiently. With our consistently increasing pre-underwritten limits and simplified journey, you can obtain binding terms with just a few clicks. Whether it's a small chain of restaurants, or a newly established office, the system is designed to allow you to generate quotes.



Comprehensive SME Solutions

Our comprehensive SME coverage provides broad, modular coverage across industries including office, retail, F&B, education, healthcare, personal care, property owners and light industrial risks, delivering individually tailored insurance programs for every business needs.



Underwriting Expertise

Disciplined risk assessment backed by experienced underwriters who understand market dynamics and sector-specific exposures.



Efficient and Timely Service

We pride ourselves in providing a best-in-class service, and with our devoted team of SME experts, all referrals and requests are handled promptly.



Claims Excellence

Dedicated SME claims specialists delivering responsive, transparent, and professional claims management.

Our SME team leaders



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CYBER

WHERE WE CAN HELP



INDUSTRIES

All Industry sectors



Credit rating agencies



Social media platforms



Crypto currencies/brokers



DNA Testing/advising



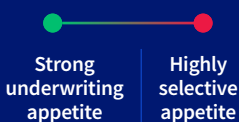
Businesses and organisations of all sizes: SMEs to Multinationals



Businesses and organisations in all geographies



These are the boundaries of our appetite:



Strong underwriting appetite

Highly selective appetite

In between lies a spectrum of risks we assess and underwrite on their own individual merits.

Claims help when it matters most

- Tried and tested “First Response” immediate IT, forensic and legal help after a breach.
- 1-hour response to help mitigate clients’ losses as early as possible.
- No policy retention for “First Response”.

AIG Cyber Differentiators



Cyber Expertise

- One of the largest cyber insurance teams in the GCC & North Africa.
- Deep experience underwriting cyber risks and handling cyber claims.
- Enables us to deliver high quality advice and support to brokers.



Global Capabilities

- We can issue cyber insurance policies in over 60 countries around the world.
- Strong support for brokers’ multinational and international clients.
- Successful track record tailoring cyber cover for their specialist requirements.



Cyber Risk Advisory

- AIG continuously monitors clients’ publicly-facing internet infrastructures for key vulnerabilities, infections, misconfigurations
- If we spot signs that may lead to a substantial cyber incident, the client is alerted and can be guided through remediation.



Cyber Loss Prevention

- A range of complimentary services available to AIG policyholders.
- Includes vulnerability scanning, malicious IP blocking, cyber prevention training.
- Helps prevent a cyber loss from happening in the first place.



First Response

- Emergency response in the event of an incident is critical and provided within 1 hour.
- AIG Cyber clients receive best-in-class legal and IT forensic support for up to 72 hours after an actual or suspected cyber incident.
- There is no policy retention or erosion of policy limits for this valuable service.



Cyber Claims Expertise

- Our outstanding claims team has handled all types of cyber incidents.
- We ensure clients in all sectors and locations are provided with the right expertise to guide them through a cyber event and minimise business disruption.

Our Cyber team leaders



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FINANCIAL INSTITUTIONS

WHERE WE CAN HELP

D&O, Crime, Professional Liability, Employment Practices Liability, Pension Trustee Liability



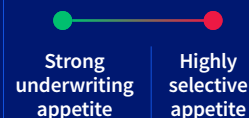
INDUSTRIES

Banks	●
Tier 1/ Large complex Financial Institutions	●
Insurance companies	●
Asset Managers	●
SME	●
Emerging Markets	●
Fintech	●
IFAs	●
SPACs	●
Litigation funders	●
Interdealer brokers	●

Combinations of offerings driven by client need



These are the boundaries of our appetite:



In between lies a spectrum of risks we assess and underwrite on their own individual merits.

Claims help when it matters most

- A team of Financial Institutions claims experts in Dubai.
- Supported by global network of claims experts to service clients in their local jurisdictions.
- All Financial Institutions claims, controlled from Dubai.

AIG Financial Institutions Differentiators



FI Expertise

- Vast experience underwriting insurance and reinsurance companies.
- Strong claims team with extensive expertise handling insurance company claims, including bad faith litigation.
- Dedicated sub-sector experts.
- Primary Lead pedigree with a strong track record.
- Can consider a full spectrum of risks, including difficult placements.



Dedicated Client Engagement

- Dedicated Dubai based Client Engagement Manager for Financial Institutions.
- Coordinates products and services across disciplines and geographies.
- Allows a seamless AIG Financial Institutions proposition.



Multinational

- Highly experienced and well-resourced multinational capability in the London market.
- Providing solutions for the complex requirements of global institutions.
- Cross-class multinational programmes, strong claims services, captive fronting arrangements.

Our FI team leaders



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COMMERCIAL INSTITUTIONS D&O

WHERE WE CAN HELP

Industry leading solutions for more than four decades
RISK CAPACITY* UP TO \$10M (US)

We have strong underwriting appetite across the board

INDUSTRIES

Businesses and organisations of all sizes in all sectors



PUBLIC COMPANIES

CorporateGuard

Flagship D&O protection for US and non-US listed companies

- Clients with deep understanding of their D&O risks
- Clients with strong investor communications
- Clients proactive at board level on emerging risks

PRIVATE BUSINESSES

Private Companies

Management liability package for private companies, partnerships and not-for-profits

Directors & Officers Liability

Public Offering of Securities

Employment Practices Liability

Crime*

*No standalone Crime - appetite when AIG writes other Financial Lines products

Claims help when it matters most

- Outstanding depth and breadth handling Management Liability claims.
- Wherever clients have a D&O claim, we will have seen something similar before!

AIG D&O Differentiators



Underwriting Expertise

- Long history of writing D&O insurance for many clients.
- Accomplished at explaining potential management liabilities and how we can protect against them.



Best In Class Protection

- Continue to enhance our D&O protection to address clients' changing landscapes.
- E.g. one of the first D&O insurers in the MEA to provide cover for Public Offering of Securities Insurance.



Multinational Footprint

- We can issue D&O policies throughout the world for our clients with overseas operations.
- Backed by global network of D&O underwriters and claims handlers to service clients locally.

Our D&O team leaders



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PROFESSIONAL INDEMNITY

WHERE WE CAN HELP

PROFESSIONS APPETITE

Accountants & Tax Consultants	●	Law firms	●	Education	●
Insurance Brokers	●	Notaries	●	Training & consultancy	●
Medical Malpractice	●	Business Processes Outsourcing	●	Professional education	●
Marketing / PR	●	Construction	●	Schools, universities & public education	●
Inspection, Testing, Certification	●	Architects	●	Human Resource / Recruitment	●
Media	●	Engineers	●	HR professionals / consultants	●
Film and TV production	●	Construction (Design & Construct)	●	Recruitment companies	●
Broadcasting TV / Radio / Streaming	●	Projects (SPPI)	●	Staffing companies (non-vicarious)	●
Publishing Magazine, newspaper, books	●	Technology & Telecom	●	Staffing companies (vicarious)	●
Graphic design / Photo	●	Software providers (SaaS) and developers	●	Real Estate	●
Social Media	●	Managed Service Providers (MSP)	●	Real estate brokers/agents	●
Travel Agencies	●	Internet Service Providers / Telco	●	Property management services	●
Travel Agent	●	Enterprise-wide software (ERP) integration	●	Appraisers / valuers / inspectors	●
Tour operator / organiser	●	Payment's processors	●	Real estate developers	●
Consultants	●	Data centres	●		
		Other Tech incl. evolving Tech (Gen AI)	●		



Convenient eTrade solution for small businesses via AIG One

SEGMENTS

Clients of all sizes from UAE SMEs to large PLCs and multinationals	●
Well risk-managed Start-ups with appropriate level of experience of founders	●
Clients with a diversity of geographic focus and local policy needs	●
Companies and risks which require tailor-made solutions	●
Facilities, schemes or programs tailored to professional associations or other groups of professions	●
USA, Canadian or Australian businesses exposures	●

These are the boundaries of our appetite:



In between lies a spectrum of risks we assess and underwrite on their own individual merits. The appetite list is not exhaustive. Our underwriters are committed to find solutions to the needs of clients' other professions, services & activities.

Claims help when it matters most

- Highly experienced claims handlers across wide range of professional sectors.
- Global footprint means we can pay claims locally.
- Team in UAE to support regional clients and brokers.

AIG Professional Indemnity Differentiators



Managing Complexity

- Outstanding capabilities tailoring clients' coverage around complex needs.
- Especially larger and more geographically diverse clients.
- From particular contract limits to prescribed notification procedures.



Multinational

- We can issue local Professional Indemnity policies in multiple countries and jurisdictions.
- An array of global clients from architects to engineers.
- Strong business retention due to our top-tier worldwide service.



A Dependable Partner

- Broad risk appetite and long-standing market presence.
- A valuable and dependable trading partner for our brokers.
- Stable and consistent partner as the PI market evolves.

Our PI team leaders



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MULTINATIONAL

WHERE WE CAN HELP



We have strong underwriting appetite for all of the sectors below

INDUSTRIES

All industrial sectors including:

Manufacturing	●	Retail	●
Engineering	●	Energy & Construction	●
All Service Sectors	●	Cyber	●
Utilities	●		
Technology	●		
Finance	●		

SEGMENTS

Multinationals of all sizes: single overseas operations to global conglomerates

Multinational programmes for ALL traditional and emerging insurance lines, including Cyber.

Claims help when it matters most

With 5,500 + claims professionals across our global network, clients have comfort that in the event of a loss, AIG can be on-site to meet their needs as appropriate. Payments are made in-country where possible and clients can customise their claims handling instructions to ensure global consistency (local law and regulations permitting).

AIG GCC & NA Multinational Differentiators



Expert People

Our multinational team of over 160 dedicated specialists in EMEA region has multilingual capabilities in over 20 languages. In AIG's experience, feedback indicates that clients and brokers value the ease of calling an individual expert to resolve issues across a programme.



Global Footprint

Our global network of strong and well-established offices throughout the world, in combination with our top-tier local partner insurers, means we can issue policies and service multinational clients in over 200 countries and jurisdictions.



Proactive Servicing

Our multinational end-to-end process is designed to deliver timely local policy issuance, contract certainty, regulatory compliance, country alignment and early allocation of premiums. Our process creates time efficiencies and ensures sophisticated claims handling with no gaps in local policy coverage.



Customised Solutions

Using our multinational and alternative risk management capabilities, we work with clients and brokers to produce bespoke multinational solutions. This allows our broker partners to respond to a wide range of multinational opportunities across all lines, sizes, sectors, and geographies worldwide.



Programme Tools

A range of robust tools and technology gives multinational clients and brokers access to all the information for effective global programme management directly to all devices. This includes the myAIG Client Portal with daily updates, drilldown views of portfolio performance and our global, online, on-demand claims analysis.

Our Multinational team leaders →

EACH OPPORTUNITY IS EVALUATED ON ITS OWN MERITS

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AIG Client and Broker Engagement

The AIG Client and Broker Engagement Team is committed to working with our broker partners to deliver the best possible experience for clients ; whether it's helping them better understand the risks they may face, how their policy stands up to these and most importantly how they can seek to avoid or mitigate against these risks in the first place.

AIG Broker Academy

The AIG Broker Academy aims to provide participants with the latest product and market knowledge to ultimately help you better serve your client's needs. We'll provide tools to help save time, improve service experience and aim to grow your business. We are very committed to making it easier for brokers to do business with AIG. For more information, please get in touch with your AIG business development contact.

Our Distribution Leaders - dedicated to help

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For more information, please reach out to your AIG distribution leader

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