



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



* Risk capacity: guide only - every case written on its merits

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