

AIG Canada Casualty Appetite Heat Map



This guide encompasses our general risk appetite for Primary and Excess Casualty insurance. Our specific appetite for a given account will be determined based on the specific risk characteristics of the account in question. Please contact your local underwriter or distribution partner with any questions, including questions about AIG's appetite for industries, classes or coverages not referenced herein.

Industry	General Liability	Lead Umbrella	Mid-Excess	High-Excess	Commercial Auto
Agriculture and Fisheries	●	●	●	●	●
Automotive	●	●	●	●	●
Charitable Organizations/NGOs	●	●	●	●	●
Communications, Media and Technology	●	●	●	●	●
Construction/Wrap-ups (excluding U.S.)	●	●	●	●	●
Education	●	●	●	●	●
Energy	●	●	●	●	●
Financial Institutions	●	●	●	●	●
Food and Beverage	●	●	●	●	●
Forestry, Pulp and Paper	●	●	●	●	●
Hospitality and Leisure	●	●	●	●	●
Manufacturing	●	●	●	●	●
Metals and Minerals	●	●	●	●	●
Professional Services	●	●	●	●	●
Public Sector/Municipalities	●	●	●	●	●
Real Estate (Commercial)	●	●	●	●	●
Real Estate (Residential)	●	●	●	●	●
Retail	●	●	●	●	●
Transportation	●	●	●	●	●
Utilities (Public and Private)	●	●	●	●	●
Wholesale Distributors	●	●	●	●	●

AIG Canada's overall working capacity is \$25 million:

- Overall capacity depending on risk characteristics may require ventilation between General Liability, Umbrella or Excess layers
- Not all of the working capacity may be deployed on any given risk
- Primary General Liability — Maximum capacity \$5 million
- Lead Umbrella (attaching within the first \$25 million of the liability tower) — Required minimum attachment levels will depend on risk characteristics — Maximum capacity \$15 million
- Commercial Auto – Maximum capacity of \$5 million
- Mid-excess (attaching from \$25 million up to \$100 million) — Maximum capacity \$25 million
- High-excess (attaching in excess of \$100 million) — Maximum capacity \$25 million

● Strong appetite
(subject to individual account review)

● Limited appetite
(may consider based on individual risk characteristics)

● No appetite

NOTE: With respect to Umbrella and Excess, the above generally contemplates General Liability exposures but remains subject to guidance around Auto Liability/Fleet make-up (i.e., large fleets may make a risk less desirable irrespective of class of business) and individual risk underwriting.

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