

Casualty Construction (Primary GL, Wrap-up) Appetite Guide

Canada | Casualty

General Guidelines



- Primary GL (occurrence or claims made)
- Projects (Wrap-up or Project specific)
- Umbrella or excess
- **Minimum premium:** \$25K for the first million/\$25K for Wrap-up
 - Exception for Open Wrap-up program and/or projects for existing clients
- **Capacity:** \$25M
- **Deductible:** \$10K except minimum \$25K for restricted class and complex risks

Appetites



- Very broad appetite with minimal exclusions and restricted class
- Our preference is complex risks: Any commercial, infrastructure and industrial
- Self-performed contractors (vs general contractors)
- Target classes:
 - Excavation
 - Bridge
 - Sewer
 - Road maintenance, including snow removal
 - Tunnelling
 - Demolition/dismantling
 - Drilling
 - Electrical & HVAC contractor
 - Civil work
 - Cement and concrete work
- Accounts with low claims frequency
- International exposures accepted — practice or project

Limitations



- Limited appetite:
 - Plumbing contractors
 - Sprinkler contractors
 - Electricians
 - Roofing contractors
 - Underground mining projects (open pit acceptable)
- Residential and multi-residential exposures
- Excluding any exposure for installation in the state of NY on primary (can consider excess of \$25M)



Restricted and Prohibited Classes



- Residential Wrap-up and residential condo construction
- Offshore projects
- Shipbuilding
- Environmental remediation

AIG Market Differentiators



Client Risk Solutions

- **Pollution Incident & Environmental Response (PIER)®:** 24/7 emergency hotline that provides access to our network of environmental and emergency response contractors and specialists trained to manage every stage of a pollution event. PIER services are available in the U.S., Canada, Europe, Australia and New Zealand.
- Local authority
- Large capacities
- Specialized underwriting team
- Manuscript and tailor-made wording
- **Claims:** Highly experienced and dedicated construction analysts
- Multinational capabilities (admitted or non-admitted)

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