



COMMERCIAL AUTO | APPETITE GUIDE

# Commercial Auto

The Commercial Auto department provides insurance solutions for high quality clients. Our strategy is focused on supporting operations with a proactive safety culture, and a demonstrated record of risk management. Our group is committed to delivering value to our brokers and insureds by providing comprehensive coverage solutions, timely service and claims excellence.

CANADA

## The AIG Advantage

### • CUSTOMIZABLE PRODUCTS

Flexible coverage solutions to provide our clients with peace of mind. Our dedicated underwriting team has extensive knowledge of the commercial auto coverages and will work with clients and brokers to design a program that addresses the full range of auto-related exposures.

### • COVERAGE CAPACITY

Our strategy is to provide a maximum of \$5 million net limits on any qualifying auto opportunity. We can work with our reinsurance partners to find limits excess of \$5 million gross capacity on a primary insurance program solution.

### • CLAIMS MANAGEMENT

AIG Claims has dedicated commercial auto in-house claims experts. Our goal is to get automobiles back on the road while reducing the total cost of a claim occurrence.

## OFFERING

- Primary Auto Liability, Auto
- Physical Damage
- Garage Auto
- Non-Owned Auto
- Lessor's Contingent
- Excess Auto over ICBC, MPI, SGI

## Risk Appetite (Sample Classes of Business)

### BASIC QUALIFYING APPETITE

Fleets consisting of 10 power units or more

Canadian plated commercial vehicles only

Predominantly Canadian mileage and exposure

Primary auto attachment points

### TARGET MARKETS

Construction and Contracting

Financial Institutions

Food and Beverage

Manufacturing

Metals and Minerals

Professional Services

Retail

Utilities

Wholesale Distributors

# Undesirable Risk Appetite

The following list is intended to cover the classes of business that our commercial auto department at AIG Canada would consider undesirable:



Passenger hauling for compensation, including buses, transit and ride sharing platforms



Stand-alone auto with less than 200 power units



Autonomous vehicles



Specialty vehicles, including tow trucks



Private passenger vehicle fleets (vehicles not used for commercial purposes)



Predominantly aggregate exposures



Municipal emergency vehicles

## Commercial Auto Contacts



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