

Commercial Casualty Appetite Guide

Canada | Casualty

General Guidelines



- Standard and complex risks for general liability
- Minimum premium: \$25K for the first million
- Structured through **guaranteed cost policies** as well as small to medium deductibles and SIR amounts
- Broad new policy wording and the ability to entertain bespoke wordings and endorsements for valued insureds

Geographic Reach



- Worldwide coverage
- U.S. and foreign exposures (operations and/or sales) underwritten
- Ability to provide admitted insurance policies and DIC/DIL coverage
- Extensive global footprint in over 200 countries and jurisdictions

AIG Market Differentiators



Client Risk Solutions

- **RiskTool Advantage® (RTA)** web-based e-learning platform enables smart action when it comes to managing training programs efficiently. Easy to use and available to AIG clients.
- **Pollution Incident & Environmental Response (PIER)® Program:** 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.
- **Claims protocol** to help the insured and AIG's analysts with special claim handling instructions.
- Experienced **global claims staff** with localized knowledge of the prevailing legal environment to achieve the best possible outcome for the insured.





Industry	Appetite Level	Less Desirable/Undesirable Risks
Financial Institution	High	Repossessed Properties/Lenders Liability
Retail	Moderate	—
Real Estate	Moderate	Residential
Food Processing and Distribution	High	—
Technology and Manufacturing	High	Medical/Critical Automotive/Infant Products
Public Sector	Low	Municipalities/Religious Organizations
Natural Resources and Energy	High	Nuclear
Hospitality and Leisure	Moderate	Ski Resorts/Bars/Restaurants
Education/Amateur Sports	Low	Childcare/Brain Injury (CTE) exposure
Forestry	Low	Wildfire Risk

Contact:



American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. AIG Insurance Company of Canada is the licensed underwriter of AIG commercial and personal insurance products in Canada. Coverage may not be available in all provinces and territories and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. The AIG logo and AIG are trademarks of American International Group, Inc., used under license by AIG Insurance Company of Canada. Additional information about AIG Canada can be found at www.aig.ca.