

Primary 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 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

- Provides expert, in-house risk consultants to guide and develop effective, industry-specific safety and risk management solutions.
- **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.





This guide encompasses our risk appetite for Primary General Liability Exposures in Canada. Please contact your local underwriter or distribution partner with any questions.

| Industry | Appetite Level | Less Desirable/Undesirable Risks |
|--|------------------------|---|
| Agricultural, Forestry & Fishing | Within Appetite | Cannabis |
| Mining, Quarrying, Oil & Gas | Within Appetite | Coal |
| Utilities (Generation or Distribution) | Within Appetite | |
| Construction | Within Appetite | Please See Construction Appetite Guide |
| Manufacturing | Within Appetite | Medical/Critical Automotive/Infant Products/Chemical/Petroleum Product Related/Protective Equipment |
| Wholesale Trade | Within Appetite | Cannabis & Related Products/Tobacco |
| Retail Trade | Within Appetite | Infant Products/Cannabis & Related Products/Tobacco/Health & Personal Care/Gasoline Stations |
| Warehousing and Storage | Moderate | Cannabis Related/Postal Services |
| Educational Services/Sporting Activities | Moderate | Childcare/Sports Leagues and Related Facilities, Gyms, Infant/Adolescent Playgrounds |
| Public Services | Cautionary/Undesirable | Municipalities, Religious Organizations, Public Administration |
| Publishing, Telecommunications, Information Services | Within Appetite | EMF/Privacy/Abuse |
| Financial Services | Within Appetite | |
| Real Estate | Within Appetite | Residential/Habitational |
| Waste Management and Remediation Services | Cautionary/Undesirable | Residential |
| Health Care and Social Assistance | Cautionary/Undesirable | |
| Hotel/Accommodation Services | Moderate | |
| Food Services and Drinking Establishments | Cautionary/Undesirable | |

Contact:



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