OVERVIEW & APPETITE GUIDE AIG NORDIC

Casualty – Contaminated Products & Recall

The AIG Advantage

Industry Focus

- EMEA Contaminated Products & Recall has a broad appetite with focus and expertise in the food and beverage sector as well as cosmetics.
- We aim to provide capacity levels that are sustainable and can be maintained for the time of being the insurer.
- Every risk is different. Because of this, our specialist underwriters can provide tailor-made solutions to fit the business risk profile.

Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees, and underwriting capabilities across Europe, the Middle East, and Africa.
- EMEA Contaminated Products & Recall has developed a strong underwriting network across EMEA, with more than 10 underwriters positioned in 10 countries to provide technical underwriting expertise at a local level.
- Our EMEA-based underwriters are connected to a wider network of Contaminated Products & Recall underwriters located across the UK, Latin America, Asia Pacific, Japan, and Canada, enabling our team to provide underwriting solutions where our clients need them.
- A team of over 100 client and broker engagement leaders across EMEA work alongside underwriters to ensure swift responsiveness and a seamless experience for clients and brokers.

AIG Multinational

- We have decades of experience in providing fully compliant multinational programs for clients through our global network.
- The integrated "One AIG" Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

AIG Claims Expertise

- Our international Liability Claims Team, with outstanding technical expertise, is highly responsive throughout the claims process, delivering client services to help minimize the business impact of a claim.
- AIG Casualty Claims deals with thousands of new claims in EMEA each year.
- Our team of specialist lines claims professionals can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we'll have seen it before and know the best processes to follow.
- AIG provides value to customers through the engagement of consultants–not only during a crisis, but also to support risk management on an ongoing basis.

Our Appetite

AIG

Facts & Figures

Minimum Information Requirements

Completed proposal form (preferrable) to include:

- Name and website
- Business description and activity including details on product range and locations of exports
- Third-party audit report relating to risk and quality management
- Fully filled out CPI application form
- Insured location(s)
- Turnover
- Loss history
- Recall plan and product traceability

Limits and Premiums

- Up to EUR 25 million depending on coverage, risk and industry
- Minimum premium and deductibles are based upon coverage, risk and industry

Segment	Appetite
Manufacturing	
Meats	🟡
Poultry	🟡
Dairy, Cheese, Ice Cream, Frozen Desserts	🟡
Fresh Milk	🟢
Fruit, Vegetable, Canned Specialties	🟢
Cereal, Grain, Rice and Flour	🟡
Dog and Cat Food	🟡
Animal Feed	⚫
Bread and Bakery Products	🟢
Chocolate and Nuts	🟡
Soft Drinks and Alcohol	🟢
Cigarettes, Tobacco and Cigars	⚫
Cans, Containers and Food Packaging	🟡
Soap and Cleaning Products	🟢

Segment	Appetite
Agriculture	
Fruit, Veg, Crop Growing	🟡
Livestock	🟡
Aquaculture (Fish Farms)	🔴
Agricultural Services	🔴
Wholesale Trade	
Food and Drink	🟡
Farm Supplies	🔴
Retail Trade	
Food and Bakery Stores	🟡
Over-the-Counter Drugs	🟡
Restaurants and Cafes	🟡
Clothing Stores*	🟢

- 🟢 Strong appetite
- 🟡 Strong appetite, but some restrictions may apply (such as a max limit)
- 🔴 Lower appetite
- ⚫ Very low appetite, may consider on a case-by-case basis

* When involving the manufacture or sale of products aimed at children, the risk appetite is red.

Nordic Casualty

Nordic Team

Email: NordicCasualty@aig.com