

ENERGY & CONSTRUCTION | GLOBAL

Chemical & Pharmaceutical

Our team offers clients what they need most: deep understanding of their industry, extensive and specialised expertise, innovative solutions, superior loss control capabilities, responsive claims handling, substantial insurance capacity and a truly global reach.

CAPACITY'

\$300m



Risk Appetite

A variety of chemical occupancies can be underwritten for companies involved in Specialty and Commodity chemical manufacturing including but not limited to: fertilizers, bio-ethanol, industrial gases, inorganic and organic chemicals, synthetic resins, pesticides and agricultural chemicals, adhesives and sealants, dyes, synthetic fibers, paints, lacquers, enamels, as well as pharmaceuticals. All Risk coverage for Property and Business Interruption can be tailored to meet specific client requirements including significant coverage for Catastrophe perils.

		(ex stand-alone BI/*DSU and stand-alone Catas	
Å	Specialty chemical	•	
	Commodity chemical	•	
52	Pharmaceutical	•	
2	Standalone chemical waste recycling	•	
Ü	Standalone chemical warehousing	•	
Minimal .	Appetite Appetite for incidental % as a part of Major Programmes	Reduced Appetite	Strong Appetite
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We are a leader in the underwriting of Chemical and Pharmaceutical risks and have developed long lasting relationships with many of our clients worldwide. Our market-leading capacity and technical expertise enable us to comprehensively address the most complex property insurance needs of our customers.

Our Chemical & Pharmaceutical Leaders

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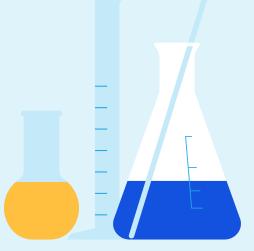
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^{*} Risk capacity \$USD: guide only – every case written on its merits

AIG Chemical & Pharmaceutical | Underwriting Sweet Spots

We underwrite occupancies with the following SIC codes:

2812	Alkalis and Chlorine
2813	Industrial gases
2816	Inorganic pigments
2819	Industrial inorganic chemicals (NEC)
2821	Plastic materials and Resins
2822	Synthetic rubber
2823	Cellulosic manmade fibers
2824	Organic fibers, non-cellulosic
2833	Medicinal and Botanicals (Essential oils, flavouring and fragrance manufacturing)
2024	Pharmacoutical proparations

- 2836 Biological products except diagnostic 2843 Surface active agents, sulfonated oils
- and assistants Paints, varnishes, lacquers, enamels, and allied products

Multi-Product Solutions

2861	Gum and wood chemic	als
2865	Cyclic organic crudes,	inte

- organic dyes and Pigment 2869 Industrial organic chemicals (NEC)
- 2873 Nitrogenous fertilizers
- 2874 Phosphatic fertilizers
- 2875 Fertilizer mixing (NEC)
- 2879 Pesticides and Agricultural chemicals (NEC)
- 2891 Adhesives and Sealants
- 2893 Printing ink

Environmental Impairment Liability | Marine Project Cargo | Terrorism | D&O

- 2899 Chemical preparations (NEC)
- Wholesale trade Chemicals & Allied products (NEC)

NEC - Not Elsewhere Classified

Preferred Clients

- All of the occupancies listed, including high hazard chemical operations and pharmaceutical manufacturers
- Well managed risks worldwide
- Large multinationals through to single sites

Clients with:

- A high level of interest in loss prevention through quality management and appropriate protection schemes
- An appetite to establish long term trading partnerships
- Clear articulation of a robust ESG plan



AIG Energy Differentiators



Specialist Expertise







Multinational & Captives



Tailored Relationships

Long term sustainable relationships with direct contact with the client and AIG. Effectively work



Risk Engineering



Market Leading Capacity

Our engineering expertise means we can take the high hazard risks in Chemicals that the

Claims

The AIG Energy Claims Promise affirms that our dedicated team of claims experts will mobilise in rapid response to a covered event and, after coverage is confirmed, will advance our policyholders up to 50% of our share of the agreed estimate within 7 days, giving them the immediate working funds they need for damages, repairs, clean-up costs and extra expenses.

What does it cover?

- · Property damage/repairs
- Clean-up costs
- increased cost of working

The estimate is to be agreed between representative, based upon reasonably made on an unallocated basis

Workshops

A Claims Seminar/Workshop was proposed to a major phosphates manufacturer to help conclude a number of claims. The workshop facilitated open discussion between all parties and was successful. Following this, the Insured produced its own internal claims procedure document to manage claims in the future.

Reduction in Business Interruption Loss

A furnace explosion at a plant caused extensive damage to a boiler on one of their production lines. AIG helped identify planned and material secured for a planned outage. This saved the Insured four months of down time and enabled them to maintain production to meet the market demand.

Early Advance Payment

Large chemical plant in Canada suffered significant damage to one of their compressors. AIG led the of \$11m, which assisted the Insured in expediting

Working with AIG

To unlock and get the most out of our outstanding underwriting expertise and capabilities we have outlined some key requirements which are considered with each risk:



Recent in-depth engineering survey reports of the top locations



At least 5 years loss history



Risk quality will be the driver for risk selection



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