



# CASUALTY

## WHERE WE CAN HELP



We have expansive Casualty expertise across EL, PL, Products Liability, Environmental Liability\*, Product Recall and Commercial Motor\* with dedicated expertise for UK Energy and Construction risks. Here is a summary of our Liability “sweet spots” and cautionary areas.

### INDUSTRIES

#### Manufacturing | Risk Capacity\*\* up to \$100m

Food (inc Dairy)	●
Paper & Packaging	●
Textiles	●
Furniture	●
Rubber & Plastics	●
Medical Products	●

#### Energy & Construction | Risk Capacity\*\* up to \$50m

Metals & Minerals	●
Steel including Products	●
Renewables	●
Coal including Mining	●

#### Services & Technology | Risk Capacity\*\* up to \$75m

Cleaners	●
Real Estate	●
Financial Services	●
Film & Entertainment Services	●
Police & Security Services	●

#### Retail & Wholesale | Risk Capacity\*\* up to \$100m

General Merchandise stores	●
Department Stores	●
Food Wholesalers	●
Clothing retailers	●
Automotive Dealerships	●

These are the boundaries of our Liability appetite:



**Strong underwriting appetite**

**Highly selective: little/no appetite**

In between lies a spectrum of risks we assess and underwrite on their own individual merits.

### SEGMENTS

Clients of all sizes from UK SMEs to large PLCs and multinationals	●
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## Claims help when it matters most

Our award-winning Liability claims team: with outstanding technical expertise, highly responsive throughout the claims process delivering client services such as Accident and Disease investigation workshops to help minimise the impact of a claim on their business.

## AIG Casualty Differentiators



### Liability Risk Consulting

Our Risk Consulting Services help clients prevent losses and reduce their cost of risk. Policyholders receive access to our eLearning Health & Safety training system and tailored support from our liability risk and fleet risk management team.



### Wellbeing

Employee wellbeing and mental health is under intense corporate focus. Our exclusive partnership with WellSpace can help AIG Employers' Liability clients implement and benchmark robust app-based wellbeing programmes for their employees.



### Enhanced Liability Services

Some included “as standard” such as PR costs to help protect clients' reputations after a loss. Others are optional such as our cyber liability module covering: defence costs and DPA fines from a regulatory investigation, and liabilities after a breach of confidential information.



### Multinational Liability

With multinational expertise in our UK liability team and decades of experience in providing fully compliant global liability programmes for clients through our worldwide network, multinational is an exceptional area of growth opportunity.



### Risk Management Solutions

Our dedicated Risk Management Solutions unit within our UK Liabilities team is focussed on the development and delivery of a range of alternative programme solutions to meet our clients' needs.

## Our Casualty team leaders →

\*See separate appetite sheets for Environmental Liability and Commercial Motor

\*\* Risk capacity in USD: guide only – every case written on its merits

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