

Excess Casualty Appetite Guide

Canada | Casualty

General Guidelines



- Umbrella up to \$15M limits in the first \$100M of the tower
- Able to provide Excess Follow Form in the Mid Excess attaching at \$25M up to \$100M or, alternatively, to provide Excess Follow Form in the High Excess attaching above \$100M of the tower.
- Minimum attachments of \$2-5M with exceptions for pipelines (\$10M), refineries (\$25-\$50M), mining (\$5-10M), and transportation (\$10M)

AIG Market Differentiators



Claims

- Dedicated claims units focusing on high severity claims for complex, national accounts, mass tort, and construction defect
- Claims professionals work closely with our structured settlements department to maximize savings to the insured during the claims resolution process.
- CrisisResponse®, a built-in enhancement to Excess Casualty's commercial umbrella liability policy, provides policyholders first-dollar coverage and the professional expertise to respond effectively, helping to minimize ultimate damages in a casualty crisis

Risk Consulting

- **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.

Features

- Worldwide territory
- Coverage triggers of occurrence, claims made and integrated occurrence
- Ability to offer admitted local policies in the U.S. and worldwide jurisdictions that are written in conjunction with the Canadian policy placement





Broad Appetite	Limited Appetite	Undesirable Industries
Automobile, bus, truck manufacturing (for high-excess placements)	Chemicals	Hospitality/leisure
Commercial real estate (non-habitational) (for mid-excess and high-excess placements)	<ul style="list-style-type: none"> Critical automotive (for mid-excess and high-excess attachments) Transportation risks (for mid-excess and high-excess attachments) 	School/tour bus operators
Financial institutions	Forestry	Municipalities and schools
Food processing and distribution (for mid-excess and high-excess placements)		Waste haulers
Property management operations/ services		Medical products and operations
Technology and manufacturing		Wildfire risk
Upper middle market retail trade		
Power generation/utilities, oil petrochemical process/refining/ exploration/production/drilling/oilfield service contractors, mining, renewable & alternative energy		

Contact:



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