



AIG Canada – Commercial Property

AIG Commercial Property provides market-leading risk transfer (insurance) and non-risk transfer (fronting/captive) solutions for domestic and global middle market and risk management insureds. We have clear and consistent risk appetites established worldwide. At AIG, our Commercial Property group is committed to delivering differentiated value to our brokers and insureds by providing open communication, coverage flexibility, claims and risk engineering excellence and multinational services.

The AIG Advantage

Coverage Flexibility

All risk property damage and business interruption coverage (typically including boiler and machinery).

Cyber, terrorism and political violence coverage extensions available.

Claims Promise

50% advance of an agreed loss estimate for property damage, clean-up costs and extra expense within 7 days of a covered event.

Team of dedicated property claims adjusters with 20+ years average experience handling claims.

Multinational

World-class, multinational expertise, solutions and service.

Service delivery in a globally consistent and seamless fashion through one of the largest global networks in the industry, spanning 215+ countries and jurisdictions.

Risk Engineering

Services to help identify and improve property-related risks:

- Specialized teams for complex site surveys.
- Fire protection systems and construction plan review.
- Customized security risk consultations and assistance with SAFETY Act applications.

Offering:

- Market-leading coverage through AIG's Property Performance Wording
- Up to \$1B may be deployed on a shared, layered or 100% basis in primary/excess positions on the right accounts.
- Significant global wind, flood and earthquake capacity available.
- Stand Alone Terrorism — up to \$500m
- Political Violence — up to \$250m
- Deployment of capacity, size and positioning depends on risk quality, COPE/data quality, occupancy hazards, client commitment to risk management principles and loss experience
- Minimum deductibles of \$25,000–\$100,000 depending on class of business
- Minimum premium of \$75,000

Risk Appetite by Hazard Grade (Sample Classes of Business)

Low Hazard Appetite All Placements	Moderate Hazard Appetite Primary, Q/S & Excess	High Hazard Appetite Limited Line Coverage	Appetite Offered by other AIG Divisions
Airports Data Processing Centres Financial Institutions Healthcare Higher Education Law Offices Commercial Real Estate Retail	Breweries/Wineries Light Electrical Workers Light Metal Workers Linen Suppliers Medical Equipment Paper Printing Heating Telephone/Communication	Pulp and Paper Forestry (including Wood Products Manufacturing) General Warehousing Food Processing Refrigeration Plastics Primary Metals Textiles	Contractor's Equipment (Inland Marine) Mining (Energy) Petrochemical (Energy) Power (Energy) Construction (Energy-Engineered Risk)

Property Performance Segments

AIG's Property Performance is a comprehensive insurance product and may include value-added services such as engineering and natural catastrophe analysis. This a very broad all risks form with market-leading coverage extensions built in to make it easy for the broker. It is available for customers in most occupancies with insurable values greater than \$50 million with locations in a single country or multiple countries around the world.

- Education
- Healthcare
- Hospitality
- Manufacturing
- Real Estate
- Retail

Single Carrier Option

AIG participates as a single carrier. Please see appetite and requirements below.

Potential Classes of Business for Single Carrier

Airports	Higher Education
Data Processing Centres	Law Offices
Financial Institutions	Commercial Real Estate
Healthcare	Retail
Light Hazard Manufacturing	Museums/Art Galleries
Medical Laboratories	Passenger Terminals
Movie/Recording Studios	Fitness Facilities

Requirements

- Policy limits up to \$1B
- No account Total Insured Value (TIV) threshold; however largest single location TIV must not exceed \$1B
- Detailed statement of values in MS excel format
- COPE (Construction/Occupancy/Protection/Exposure) information for all locations, including description of operations
- Detailed 5-year loss history
- Detailed sublimits, deductibles, and any applicable unique policy terms and conditions
- Credible risk engineering reports required for all key locations (AIG pre-engineering may be required)



American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

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