



AIG UK Limited

A Member Company of American International Group, Inc.

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London Office

LONDON

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Scotland & Northern Ireland Region

GLASGOW

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Midlands & South West Region

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Northern Region

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This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

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These are brief product descriptions only. Refer to the policy for full terms and conditions applicable. Any scenarios are given as brief examples which may give rise to claims. These descriptions should not be relied on to justify coverage in any situation.



A natural choice for USA products liabilities





Some 30,000 British companies export products to the USA each year and all of them have a USA products liability exposure. As many brokers and clients will already know, this line of business presents a number of challenges - not least the fact that many UK carriers have little or no appetite for such exposures.

AIG UK on the other hand can provide a depth of underwriting expertise, wide and innovative policy cover, tremendous claims capabilities and as a member company of AIG, a financial strength that make us a natural choice for this difficult line of business.

THE USA HOLDS NO MYSTERIES FOR US

AIG companies are among the largest casualty underwriters in the USA and our understanding and experience translates into a sophisticated and precise rating methodology. We understand the challenges presented by this demanding class of business. Brokers will find us to be an informed and responsive market; we recognise the good risks and reflect this in our pricing.

REGIONAL UNDERWRITING STRENGTH

Every one of our UK offices has in-depth underwriting knowledge and comprehensive authority for USA products Liability exposures. Brokers will certainly notice this in terms of the speed and quality of our regional underwriting and decision making - particularly in comparison with those competitors with less appetite for this line of business.

WIDE AND INNOVATIVE PROTECTION

We provide automatic vendor cover and low deductibles (or no deductibles) for businesses with modest US exposures. Also every client gets the benefit of our loss control services at no extra cost. As we know the costs of a US products liability suit can be huge, the publicity sensational and a client's reputation for product quality ruined. Our loss control services are designed towards making our insureds' products safer, minimising the likelihood of a claim in the first place.

CLAIMS EXPERTISE: USA PRODUCTS LIABILITY SPECIALISTS

The USA is a challenging environment of class actions, sensational media coverage and grossly inflated damages awards. All of this, combined with the complexities of 50 different states with individually regulated insurance laws, presents a legal minefield for those exporting to the USA. The good news is that our specialist USA products liability claim teams know all of this; because they work in this environment day in, day out.

FINANCIAL STRENGTH AND STABILITY. HERE FOR TOMORROW.

Products liability exposures are one of the longer tail lines of insurance - and the costs are further exacerbated by the US legal environment. We are a member company of AIG, one of the world's leading insurance and financial services organisations. Our financial strength and levels of security, matched by few other insurance organisations, mean we have the ability to meet financial commitments to policyholders, now and in the future.

As a member company of AIG:

- We have the **expertise**
- We have the **flexibility**
- We have the **understanding**
- We have the **financial strength**
- And we have the **appetite**

AIG UK: a natural choice for USA products liability

