

North America General Insurance Retail Property

Retail 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 Retail 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.

Admitted (American Home) and non-admitted (AIG Specialty) property insurance solutions for clients working with retail brokers.

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 also available.

Deployment of capacity, size and positioning depends on risk quality, COPE/data quality, occupancy hazards, client commitment to risk management principles and loss experience.

Learn more: www.aig.com/usriskappetite

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 Outside of Retail Property
Airports	Breweries/Wineries	Pulp and Paper	Habitational (Lexington)
Data Processing Centers	Light Electrical Workers	Distilled Liquors	Mining (Energy)
Financial Institutions	Light Metal Workers	General Warehousing	National Rail (Inland Marine)
Healthcare	Linen Suppliers	Meat Processing	Open Lots (Inland Marine)
Higher Education	Medical Equipment	Motor Homes	Petrochemical (Energy)
Law Offices	Paper Printing	Plastics	Power (Energy)
Real Estate	Refrigeration/Heating	Primary Metals	Primary Glass Ops
Retail	Telephone Comms	Textiles	

National Leadership



Duncan Ellis
Head of NA GI
Retail Property



Mark Maritzen
Head of Risk
Mgmt & Middle
Market, NA GI
Retail Property



Dean Owens
Head of Claims,
NA GI Property



Paul Hart
Property Risk
Engineering
Lead, NA GI
Property



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