

# AIG Risk Management (AIGRM®) Appetite Guide

## Offering

- Risk Partnership – sophisticated risk management clients who retain portions of their risk via deductibles, self-insured retentions, captives and/or retro programs
- Program Structure Specialists – customized program structures to ensure efficient and optimal sharing and transfer of risk
- Primary Casualty Solutions – workers’ compensation, auto liability, general/products liability
- Primary Capacity
  - Workers’ compensation – statutory limits
  - AL & GL/PL – up to \$10M depending on program structure
- Minimum deductibles/SIRs – \$100,000, however key focus is \$500,000 or greater
- Guaranteed Cost – minimum of \$2M premium per line of business
- Alternative Risk Structures – fronting, captives, closeouts, retrospective LPTs, structured finance solutions

## Industry Focus

- Industry Agnostic – focused on long-term, mutually acceptable program structures with best-in-class insureds
- Construction – practice policies with fronted GL only; no-wrap-ups; no residential

## AIG Market Differentiators



### Client Risk Solutions (CRS)

- Integrated analytics and risk control services available to all AIGRM® clients as value-added feature in programs



### Collateral Solutions

- A leader in innovative collateral solutions – letters of credit, trusts, surety bonds, cash
- Structured transition programs to assist clients in moving program to AIGRM
- Dedicated credit officer and credit team



### Claims

- Flexible unbundled solutions with extensive approved list of TPAs; can also provide bundled claims service via AIG Claim Services, Inc.
- Claims advocacy and oversight via AIG Vendor Services

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