



## Leading Multi-Line Programs Across the Data Center Lifecycle

A global, client-centric approach designed to support data centers.

This marketing material is intended for insurance brokers and other insurance professionals for their information.  
For full terms, conditions and benefits related to AIG products, please refer to the policy and associated documents.

For full pdf features, please view in Adobe Acrobat.

# AIG's data center insurance offering: An integrated multi-line proposition

AIG is uniquely positioned as the strategic risk partner for the rapidly expanding data center market. As demand accelerates across cloud, AI, and digital services, AIG's comprehensive, end-to-end insurance solutions are tailored to provide coverage for the entire lifecycle of data centers — from early development and financing through logistics, construction, commissioning, live operations and expansion.

Data centers are among the most capital-intensive and technically complex asset classes, combining construction, property, real estate, infrastructure,

technology and operational risk. As projects scale, exposures evolve and often overlap — high-value equipment, commissioning, phased expansions and shifting accumulation profiles require coordinated, multi-line coverage and consistent multinational execution.

AIG's specialist underwriting teams, supported by risk engineers, bring deep technical, contractual and operational insight to help clients protect asset value, strengthen lender confidence and support revenue stability.

## **AIG's leadership position**

**AIG is already actively writing data center business across multiple lines. With meaningful capacity, multinational program execution, including captive fronting solutions, and world-class claims capability, we partner with brokers and clients to deliver insurance solutions that match the scale, complexity and pace of modern data center development.**



# Data center operating rhythm

At AIG, we aim to facilitate our broker partners' and clients' ability to transact, supporting data center projects and portfolios across development, construction, commissioning, operations and expansion.

Our approach is risk engineering-supported, responsive and structured to match the pace and complexity of the sector, with consistent decision-making and global coordination where required.



## Product expertise

Data centers are mission-critical environments with concentrated exposure across all stages including development, construction, commissioning, operations and expansion. AIG brings specialist underwriting informed by risk engineering insight to help brokers structure solutions across the lifecycle, spanning construction through operations, including key transitions such as testing/commissioning and phased expansions.

**We combine technical understanding with practical program design to help support resilience, manage volatility and respond effectively should incidents occur.**



## Levels of authority and decision making

Data center transactions are often time-sensitive and involve multiple stakeholders. AIG is positioned to place appropriate authority close to the decision, facilitating a timely, consistent underwriting approach and clear communication through the placement process.

**We support brokers with a relationship-driven approach, coordinated across underwriting, multinational servicing, risk engineering and claims — so complex placements can progress efficiently, while maintaining disciplined governance and local compliance.**



## Size and complexity

Our global data center insurance proposition brings together **meaningful capacity\* of up to US\$750 million for Construction and up to US\$750 million for Operational Property**, providing significant support across key stages of the data center lifecycle. As a major global insurer, AIG can also support larger capacity deployments in specific cases through customized placement structures.

Beyond these headline capacities, we also offer **significant capacities across all complementary lines of business, alongside specialized services and insurance solutions** where required, allowing us to provide clients and brokers with a truly comprehensive, end-to-end proposition tailored to the complex needs of the data center sector.

\*Guide only - every case written on its merits. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.

# Supporting the full data center ecosystem

With our specialist experience and deep technical knowledge, AIG's teams understand that different data center stakeholders face distinct risk priorities, challenges and opportunities. We support clients across the full spectrum including:

CLIENT PROFILE



## Hyperscale operators

Global platforms; standardized, resilient, fast builds.



## Colocation providers (retail & wholesale)

Multi-tenant operators; contracted uptime commitments; scalable growth.



## Enterprise and owner-occupied facilities

Mission-critical facilities where downtime directly hits revenue and reputation.



## Developers and platform operators

Delivering new capacity through greenfield builds and live-site expansions.



## Infrastructure and private equity investors

Asset value, lenders, cashflow protection and exit readiness.

AIG SUPPORT



- Complex, multi-site programs,
- significant capacity,
- risk engineering-supported underwriting
- and claims capability for high-impact outages and rapid restoration.



- Coverage for utility interruption, equipment breakdown,
- phased expansions and client interface risk while supporting portfolio scalability.



- Integrated operational approach aligned to business continuity and governance requirements.



### End-to-end project pathway support:

- Procurement
  - Construction
  - Commissioning
  - Handover
- (construction to operational risk).



- Portfolio-wide consistency,
- multinational service delivery (including captive fronting),
- risk engineering support to help manage volatility.









# Multi-line product offering

AI&G offers one of the market's most comprehensive and integrated multi-line propositions for data centers, combining significant capacity, specialist underwriting and global program delivery across the full lifecycle.

Built on the core foundations of Construction/Builders' Risk and Operational Property, including Business Interruption (BI), we can seamlessly add complementary and specialist lines to help brokers deliver a complete, end-to-end risk transfer solution, tailored by lifecycle stage to the client's needs, geography, structure and risk appetite.

<b>Construction / Builders' Risk</b> (Project & Master)	<b>Operational Property / Business Interruption</b> (Primary & Excess)	<b>Complementary lines</b> (Integrated as required across the lifecycle)
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1	2	3	4	5	6
 <b>ORIGINATION &amp; DEVELOPMENT</b>	 <b>PROCUREMENT, LOGISTICS, &amp; STORAGE</b>	 <b>CONSTRUCTION &amp; INSTALLATION</b>	 <b>TESTING, COMMISSIONING, &amp; HANDOVER</b>	 <b>LIVE OPERATIONS (STEADY STATE)</b>	 <b>EXPANSION, REFRESH, &amp; RETROFIT</b>
Environmental Impairment Liability (EIL)	Marine Cargo/Project Cargo (incl. storage)	Construction All Risks (CAR)	Testing/commissioning extensions under CAR/Builders' Risk	Property Damage + BI/Extra Expense	Operational Property/BI continues
Professional Liability; D&O	Warranties and Indemnities	Builders' Risk (project or master)	Early Operational Property & BI (aligned to go-live)	Equipment Breakdown (power/cooling chain)	Builders' Risk/CAR for retrofit & phased cutovers
Political Risk (PR)	Delay in Start-Up (DSU) aligned to Project Cargo (where applicable)	Third-Party Liability	Equipment Breakdown/Machinery Breakdown	Cyber (First- & Third-party)	Project Cargo for new equipment
Political Violence & Terrorism (PVT) and Sabotage		BI/DSU		Casualty/General Liability	Cyber/Liability
Project Finance/Structured Credit		PVT/Strikes, Riots, and Civil Commotion (SRCC)		Professional/Technology Indemnity	
				PVT and Malicious Assailant Cover	
				Energy/Renewables Operational Property & BI	

Guide only - every case written on its merits. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Please refer to the capacity guide for available risk capacity by product.

# Data center program structures

AIG is not a new entrant to data centers. We have an established track record supporting the sector across geographies, deploying capacity through structures that reflect how portfolios are financed, built, operated and expanded.

We help brokers and clients build programs that align to their needs, combining local compliance with consistent governance and flexible placement routes.

**Our model is innovatively structured, not one-size-fits-all, placing AIG where it best matches appetite and exposure.**

## Controlled Master Program (global master and local policies)

Delivers consistent coverage intent across the portfolio while issuing compliant local policies in each jurisdiction. Supports governance and claims coordination without sacrificing local requirements.

## Complex captive fronting solutions

Enables clients to retain risk through their captive while accessing compliant local issuance and fronting. Structured around collateral, retention and reinsurance strategy to match risk appetite.

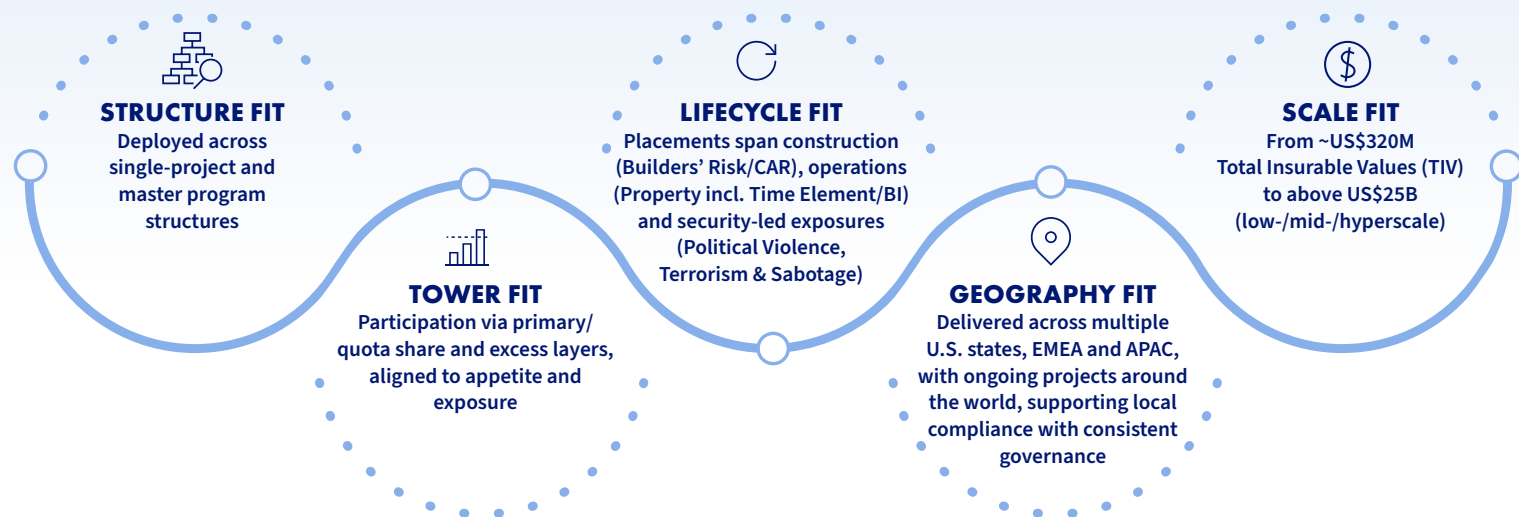
## Admitted placements and excess layers (where appropriate)

Uses locally admitted cover in priority territories, complemented by excess layers to optimize limits and pricing. A flexible approach for large values and complex local structures.

## Dual stamp capability via Talbot, AIG's managing agent at Lloyd's

Provides additional placement flexibility and access to Lloyd's capacity for complex structures. Useful for tower optimization and bespoke client requirements.

AIG is an established data center risk partner, deploying capacity and expertise where it best matches appetite and exposure. Examples of innovatively structured programs already deployed include:



# Supporting data center investment worldwide

AIG's global platform enables brokers to support data center clients wherever their digital infrastructure is deployed.

- ✓ **Multinational program structuring**
- ✓ **Local policy issuance and compliance**
- ✓ **Centralized global claims coordination**
- ✓ **Consistent underwriting and risk management standards**

From established global hubs to emerging markets, we help maximize opportunities while managing cross-border risk.

AIG has decades of experience and expertise in Multinational captive fronting. With more than US\$4B in premium flowing through the AIG network to captives each year, we partner with risk managers to tailor captive solutions that meet their risk management needs.



## 200+

We provide insurance solutions in over 200 countries and jurisdictions\* keeping investments protected across borders.



## 500+

Dedicated Multinational professionals, including Underwriting, Operations and Claims experts, to service the most complex clients.



\* Through AIG-owned operations, AIG licenses and authorizations, and network partner insurers.

# Claims capability that protects uptime and value

With decades of experience handling complex multi-line claims, AIG delivers confidence when it matters most.

Our claims approach focuses on:

- **specialized claims expertise by product line**
- **rapid mobilization and decision-making**
- **alignment with operational recovery priorities**
- **minimizing downtime, financial loss and reputational impact**



## 4,000+

experienced claims professionals worldwide in the event of a loss offering quick, local response and centralized coordination wherever it's needed.



## The AIG Claims Advantage for Data Centers

### Claims Promises

AIG's Claims Promises affirm that our dedicated team of experienced claims professionals will mobilize in rapid response to a covered event and, if coverage is confirmed, will advance our policyholders up to 50% of our share of the agreed estimate<sup>†</sup> within seven days, giving them the immediate working funds they need for property damage and repairs.

### What does it apply to?

<b>Construction &amp; Energy*</b>	✓ Property damage/repairs
<b>Property**</b>	✓ Property damage/repairs
	✓ Clean-up costs
	✓ Extra expense/additional increased cost of working
<b>Marine Cargo*** – First Party Only</b>	✓ Property damage/repairs
	✓ Sue and labor
	✓ Debris removal, if applicable

### Claims specialization

Our Claims Adjusters are specialized by line of business, meaning each client gets the right experienced claims professional to manage their claim. Throughout our global network, we empower our decision-makers to apply their technical expertise to the client, claim and geographical location.

### Client focus

We are committed to partnering with our clients and brokers, using decades of knowledge from our clients' businesses to deliver a differentiated claims service experience. Our proactive response to claim notifications ensures that our clients know who has taken ownership of their claim from an early stage.

### Insights and emerging risks

AIG innovation, thought leadership and pre-loss planning meetings provide key insights and education for our clients, big and small. Our global footprint yields valuable data that helps us better understand and manage distinct risk factors across different sectors and scenarios.

\* Subject to confirmed liability and based on agreed Property Damage estimates only. Does not apply to DSU/BI.

\*\* Subject to confirmed liability and based on agreed Property Damage and Extra Expense estimates only. Does not apply to BI.

\*\*\* Subject to confirmed liability and based on agreed Property Damage estimates only.

† The estimate is to be agreed between the policyholder, broker and the AIG representative, based upon reasonably available information. This payment is made on an unallocated basis.

# Expert insights to drive confident decision-making

AI G's risk consultancy and advisory services work with clients to proactively reduce exposures and improve resilience by helping programs align with evolving data center management technology and standards.



Dedicated teams across Casualty, Construction, Energy, Marine, Property and other specialized sectors for managing complex exposures and occupancies.



## More robust design and project choices

Timely input during the design, construction, and commissioning phases can help to identify potential issues before they escalate into costly modifications or operational limitations.



## Targeted improvements with clear ROI

Prioritized recommendations focused on the biggest loss drivers (fire protection, battery risks, power supply, water ingress, commissioning controls and vendor dependencies).



## Top-notch emergency preparedness

Assistance with incident response planning, testing and coordination (including access protocols and vendor call-off), so teams are trained to know what to do during high-pressure situations.



## Focus on fewer outages, faster recovery

Practical guidance to help reduce downtime risk and improve restore times after incidents.



## Ongoing benchmarking and insight

Access to best practice, standards, alignment and learnings from across the industry to help keep pace with evolving data center technology and risks.

Advanced knowledge and proficiency gained through active participation in engineering code and industry organizations.

# Your global data center desk

Think of us as a single global desk with a follow-the-sun model across the globe. Contact any **Center of Excellence (CoE)** team member listed below, and we will be your direct point of contact and dedicated support.

## Data Center CoE Team

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