



AIG Data Center Wins in Action

AIG brings an established, global data center track record, deploying capacity and technical expertise across the lifecycle, tailored to appetite and exposure.

AIG supports data center opportunities across geographies with flexible program structures, meaningful capacity and risk engineering-supported underwriting aligned to each risk. These case studies illustrate our speed, precision, and performance as we help brokers and clients navigate the complexity and uncertainty that can arise across the data center lifecycle, from build and commissioning through steady-state operations and expansion.

Case Study 1:

AI Compute Hardware: Specialty Contents Placement (U.S.)

A data center supporting advanced AI workloads needed coverage focused on high-value computer hardware and racks, not the building or core Mechanical, Electrical, and Plumbing systems (MEP) infrastructure. The client also required a structure that excluded Time Element/Business Interruption (BI), creating a non-standard placement profile.

What AIG did:

- Deployed capacity across primary and excess positions within a large program structure
- Supported underwriting with rapid risk engineering assessment and field inspection
- Structured coverage specifically around Contents exposure and the site's unique operational profile

Result: A premium, bespoke placement crafted to exacting client specifications, underpinned by disciplined underwriting, risk engineering-supported insight, and the technical assurance to deliver in a high-profile, fast-emerging risk class.



Case Study 2:

New Data Center Program: A Competitive Win Driven by Speed and Risk Engineering (U.S.)

A new US\$1.6B data center program required fast execution in a competitive market. Coverage was focused on Contents and Time Element, with the building insured separately.

What AIG did:

- Used risk engineering input to evaluate resiliency (including power/redundancy) and support confident underwriting
- Wrote a 25% line with structured disciplined terms, including US\$50M Time Element and US\$50M Service Interruption sub-limits
- Supported broader needs via participation on the client's master program

Result: A high-profile, strategically important win — secured through decisive speed to market and risk engineering-supported underwriting — establishing AIG as a key partner as the program scales through continued build-out.



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Case Study 3:

Multi-State Hyperscale Data Center Program: From Build to Go-Live (U.S.)

A leading hyperscale developer launched two major U.S. campus builds with large construction values (approximately US\$18B and US\$25B). The central challenge was managing a complex, phased delivery where early buildings progressed through commissioning and into occupancy while later phases remained under construction, creating heightened accumulation considerations across the program.

What AIG did:

- Delivered a coordinated global program approach, bringing together Construction, Property, Risk Engineering, and Claims capabilities across the U.S., while leveraging the UK team's specialist capability and market experience
- Supported a layered placement strategy, deploying capacity where it best matched appetite and exposure, rather than a one-size-fits-all structure
- Used risk engineering-supported underwriting grounded in practical insight across power, cooling, fire protection, compartmentation, and operational procedures, enabling disciplined accumulation management and consistent decision-making
- Structured coverage to anticipate lifecycle transition points, aligning the program to support progression from build to commissioning to go-live

Result: A purpose-built program designed to keep pace with hyperscale delivery, helping to bring clarity, control, and confidence through the transition from construction to operations, and strengthening go-live readiness with a coordinated, risk engineering-supported approach.

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