

Financial Lines – Professional Indemnity



The AIG Advantage

Product Offerings

- AIG has a broad PI appetite, from traditional classes to technology exposures, and is a primary and excess provider.
- AIG Financial Lines provides a multitude of offerings, depending on the needs of the client, including easy-to-use pre-rated products, standard or manuscript wordings, captive services and multinational programs.
- From a local family business to a large multinational corporation, no risk is too small or too large for AIG to cover.
- AIG is particularly experienced in writing PI facilities and schemes where we can simplify the underwriting process to suit the needs of the policyholder.

Local Expertise & Global Reach

- AIG has a long history of providing insurance solutions in the EMEA region, with over 3,000 employees and underwriting capabilities across Europe, the Middle East, and Africa.
- AIG Financial Lines has over 112 specialized PI underwriters across 24 countries in the EMEA region, along with a regional team of product specialists.
- A team of over 100 client and broker engagement leaders across EMEA works alongside underwriters to ensure swift responses and a seamless experience for clients and brokers.

AIG Multinational

- We have decades of experience providing fully compliant multinational programs for clients through our global network.
- The integrated “One AIG” Multinational Team includes over 500 experienced Underwriting, Legal, Operations and Claims experts.
- Dedicated Multinational Client Executives for assigned clients enable consistent execution of tailored solutions, keeping clients protected across borders with local coverage in over 215 territories.
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 500 million in premiums flowing to AIG client captives in EMEA each year.
- Bespoke tools and insights provide clients and risk managers with pre-bind compliance considerations, territorial analysis, and timelines, as well as real-time access to portfolio summary, policy and premium status, and claims information post-bind.

AIG Claims Expertise

- In EMEA, the AIG Financial Lines Claims Team handles thousands of new PI claims every year.
- AIG promises an initial response to every claim within five working days and a single point of contact throughout the lifecycle of the claim.
- With one of the largest teams of Financial Lines claims professionals the industry has to offer, we can guide our clients through the most complex and unpredictable legal environments and international exposures. No matter the situation, we’ll have seen it before and know the best processes to follow and best steps to take.



Facts & Figures

Minimum Information Requirements

- Completed proposal forms

Limits and Deductibles

Working Capacities:

- PI EUR/USD 5-10 million.
Depending on industry.

Minimum Premium Requirements

- Risk dependent



Underwriting Sweet Spots

Preferred Clients



Technology Companies



Media and PR Firms



Business and Management Consultants



Multinational Programs



Miscellaneous Professions

Such as event managers, associations and more



SME Risks/Facilities and Schemes



Architects and Engineering/Design and Construction

Caution



Surveyors



Medical Malpractice

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