OVERVIEW & APPETITE GUIDE

EMEA Aviation – General Aviation

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The AIG Advantage

Product Offering

- AIG is an experienced aviation insurer with a history spanning decades. We demonstrate the willingness and capability to lead in all aerospace product lines, in both underwriting and claims.
- We cover hull physical loss or damage, spares, passenger & third-party legal liability, passenger admitted liability and personal accident crew coverage.
- To help avoid and minimize losses, we are able to provide external risk management and risk solutions to our key clients and partners.
- Our appetite ranges from single aircraft on a private business and pleasure basis to the largest commercial fleets, business jets, industrial aid uses and corporate aircraft.
- We write all lines of business within the aerospace insurance portfolio, including airlines, hull deductible and manufacturers and airports.
- At AIG, we have excellent knowledge and presence in local markets, with experience in demonstrating reliability and strong business partnership.

AIG Claims Expertise

- With Aviation claims expertise across North America, UK and continental Europe, coupled with support from our local office claims network, we're able to provide our market leading expertise and excellent service standards to our clients, whilst utilising local support.
- In the event of a claim, we will proactively handle and investigate the loss.
- We will confirm coverage under the policy as soon as reasonably possible, and with our Aviation Hull Claims Promise*, will pay a minimum of 50% of a covered hull claim within seven days of confirmation of coverage and subject to a release signed by all interested parties.
- Whether it be a hull or liability claim, we work closely with our clients and help ensure there is clear and transparent communication and interaction throughout the lifecycle of the loss.

Industry Focus

- Focus industries include aerial work, corporate charter, VVIP transportation, governmental fleets, emergency medical services (EMS), filming, oil and gas, forestry patrol, and advanced and recurrent training.
- We underwrite both fixed and rotor-wing aircraft, inclusive of small Maintenance, Repair and Overhaulers (MROs), Fixed Base Operators (FBOs), flying schools and clubs and General Aviation service providers.
- We aim to create long-term relationships that provide solutions and create real value for our clients.
- Preferred Clients
  - Well managed risks on a worldwide basis
  - Single aircraft operations through to large multinationals
  - Operators who focus on dedicated uses and are specialists in their field

  With
  - Strong loss prevention, quality management and protection schemes
  - An appetite for long-term trading partnerships
  - Best-in-class operating standards
- We aim to create long-term relationships that provide solutions and create real value for our clients.

*Where legally permissible and subject to policy language.

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Our Appetite

Facts & Figures

Minimum Submission Requirements

- Names and address
- Aircraft: model, registration, seating, value
- Uses
- Base
- At least 5 years loss history
- Risk quality will be the driver for risk selection

Bespoke Solutions

- General aviation operators & owners, hull and liability (seating limit of 50)
- Airport owners and operators (3rd party liability)
- Refuelling liability

Underwriting Sweet Spots

- **Industrial aid jets and turbo propelled fleets**
- **Corporate aircraft owners**
- **Commercial aircraft operations**
- **Onshore and offshore helicopter operators**
- **Rotor wing operations with dedicated uses**

Multi-Line Risk Appetite*

General Aviation	Risk Appetite	Limits $
Industrial Aid Fixed Wing	●	$100m Hull + $650m Liability
Industrial Aid Rotor Wing	●	QS - $40m Hull + $650m Liability
Commercial Rotor Wing	●	QS - $40m Hull + $500m Liability
Commercial Fixed Wing	●	$100m Hull + $650m Liability

● Strong appetite ● Reduced appetite ● Appetite for incidental % as a part of Major Programmes ● Minimal appetite

**Guide only - every case written on its merits. Categories are not fixed and may be subject to change. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.*

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