



The AIG Advantage

Product Offering

- Stock Throughput insurance provides flexible cover for the transportation of goods and related storage facilities. Expanded coverages typically include raw materials, processing, storage and transits worldwide. Programs also include Natural Catastrophe protection.* We also provide tailored solutions for Captive Insurance Programs and fronting requirements.
- AIG Marine Stock Throughput has a multi-lines appetite across Property, Cyber, Energy, Credit Lines, Directors & Officers (D&O) and Political Risk.
- Our experienced risk consultants, Marine Risk Consulting (MRC), provide efficient integrated solutions towards risk minimization. Our services are characterized by proactive loss prevention, loss analysis, effective communication and serving as a thoughtleading knowledge centre for our marine clients.
- We provide support to our clients in conducting captive feasibility studies, operational reviews, accounting and indomicile regulatory filings. This offers clients many of the benefits of standalone captives, without the full operating costs, through “renta-captive” facilities in Vermont and Bermuda.
- We can provide extensions to coverage such as pure domestic movements, warehousing and consolidation/deconsolidation risks. Natural Catastrophe protection for storage coverages is also available.

Local Expertise & Global Reach

- With local coverage available in over 200 countries and jurisdictions,** as well as an indepth understanding of local laws, regulations and markets, our team of experts can support with optimal program design, helping to provide global continuity in coverage, terms, and limits.
- Customers benefit from our team’s in-depth experience of best practices and local knowledge. Our programmes are tailor-made and structured to comply with local legislation and local liability regimes.
- Our global network of specialist adjusters understand the complex legal landscape. Our knowledge and understanding of applicable local legislation and international conventions enable us to resolve claims quickly and maximise recoveries, delivering tremendous benefits to our clients.
- Through segmenting our claims by value and complexity, our clients benefit from our network of specialised adjusters with the right expertise to manage their claims and provide a timely and technically accurate claims resolution.

AIG Multinational

- We offer customized multinational programs for clients through our global network.
- Our integrated 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, helping to keep clients protected across borders with local coverage available in over 200 countries and jurisdictions.**
- We have decades of experience providing Multinational captive fronting solutions, with more than USD 600 million in premium flowing through the AIG network to client captives in EMEA each year.
- Bespoke tools and insights help 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

- **Customer Focus and Engagement:** Our specialist claims adjusters can be aligned to individual insureds when required. This promotes the mutual understanding of business factors and provides our clients with a service tailored to their requirements, whilst offering a single point of contact throughout the lifecycle of the claim.
- **Marine Claims Promise:**
In the event of a first party claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, should our policyholder require it, AIG promises to provide working funds of up to 50% of our share of the agreed estimate within 7 days for:
 - Property damage / repairs
 - Sue and Labour
 - Debris removal, if applicable
- **General Average Situation & Salvage:** When a General Average and/or Salvage event occurs, AIG’s global claims administration and legal partner, backed by AIG’s wider claims network and legal counsel, help secure our clients’ cargo interests quickly and efficiently, facilitated through a market leading consolidated guarantee facility supported by the key global vessel and salvage operators in recognition of AIG’s strong reputation. Our experienced team works closely with clients and other stakeholders, sharing insights and providing clear and transparent communication throughout the process.

Commodity Type	Capacity USD Transit ^T / ST ^{††}	Transit Only Physical Damage	Stock Throughput (Transit + Warehouse / Stor- age)
Automotive Parts	\$50m / \$50m	●	●
Books, Periodicals, Newspaper and Magazine	\$50m / \$50m	●	●
Chemicals	\$50m / \$50m	●	●
Cocoa, Coffee and Tea	\$50m / \$15m	●	●
Cosmetics and Perfume	\$50m / \$50m	●	●
Furniture	\$50m / \$15m	●	●
Glass – All Products	\$50m / \$50m	●	●
Machinery	\$50m / \$50m	●	●
Paints, Varnishes and Lacquers	\$50m / \$15m	●	●
Paper and Paper Products	\$50m / \$15m	●	●
Plastics and Synthetic Resins	\$50m / \$50m	●	●
Rubber - Rubber Products	\$50m / \$50m	●	●
Solar Panels	\$50m / \$50m	●	●
Steel - Coils, Sheets and Stainless (Excluding R.O.D. Steel-Cold Rolled — Limited Appetite)	\$25m / \$15m	●	●
Textiles	\$50m / \$15m	●	●
Tires	\$50m / Case-by-case basis	●	●
Tools	\$50m / \$50m	●	●
Metals (Precious)	Case-by-case basis	●	●
Metals (Non-Precious)	\$25m / \$15m	●	●
Wearing Apparel	\$50m / \$50m	●	●
General Merchandise / Containerized	\$50m / \$50m	●	●

● Strong Appetite
 ● Limited Appetite
 ● Minimal Appetite

Guide only – every case written on its merits. Categories are not fixed and may be subject to change.

^T Transit capacity driven by Best-in-Class vessels

^{††} Stock capacity driven by Class A warehouse classification Max natural Catastrophe capacity = USD \$10m per occurrence and in the annual aggregate



Facts & Figures

Key Requirements Considered With Each Risk

- Detailed underwriting submission
- Expected local policy requirements for Multinational business
- Minimum of 3-5 years of loss history
- Risk quality is the driver for risk selection

Limits

- Risk capacity* up to: USD 50m (for best-in-class vessels and storage facilities)

Underwriting Sweet Spots



Global companies



Importers and exporters



Manufacturers, wholesalers, and distributors



Healthcare, communication/ media/technology, agricultural/food products, energy and renewables



General cargo that is containerized



Exposures with extended storage requirements



Large complex accounts requiring transit, stock and multinational solutions

★ Preferred Clients

Clients with:

- An appetite to establish long-term multinational partnerships
- A strong risk management philosophy that values global marine loss prevention and loss mitigation expertise
- An interest in developing holistic multi-line relationships
- An understanding of the value claims expertise brings to their success
- Bespoke policy requirements

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*Risk capacity: 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.

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