



The AIG Advantage

Modular Offering

- Our modular product creation provides quick and easy customization, resulting in excellent customer-centric solutions through individually tailored insurance programs available online for Business Partners.

Supporting Platforms

- Our easy-to-use platform provides Business Partners with a fully automated underwriting and pricing process, including policy issuance.
- One common Small and Medium-sized Enterprise (SME) system for all business transactions (e.g. new business, contract changes) helps ensure a seamless integration via API to Business Partner systems.

Speed of Service

- We offer fast and efficient service and portfolio management tools to help meet client needs and achieve distribution excellence.

Value for Money

- We offer exceptional coverage at attractive rates with excellent customer service.



Advantages for Our Business Partners

AIG Expertise

- We bring decades of experience to help deal with complex business risks in the SME market.

Best-in-Class Claims Experience

- We provide dedicated claims adjusters throughout the full lifecycle of the claim, with regular communication coordinated with the Business Partner, and a claims notification number available in a timely manner.

A Digital Journey

- We offer a digital journey that includes an insurance quote in a few clicks, a dynamic questionnaire for a simplified process, and contractual documents that are readily available within the platform.

An Insurer by Your Side

- AIG provides regular support for our Business Partners and a dedicated Business Partner service, including expert underwriters.



Advantages for Our SME Clients

A Brand SMEs Can Trust

- We offer innovative solutions to SMEs through our local market experience.

Comprehensive Coverage

- We provide broad coverage in an “all risks” model for SMEs with revenue of up to EUR 50 million. Coverage adapts to the activities and needs of each company (e.g. limits of guarantees, deductibles, options).

Claims Expertise

- By choosing our solutions, SMEs benefit from the expertise and responsiveness of our experienced Claims Managers.

Facts & Figures

Minimum Information Requirements

- Name and address
- Business activity
- Annual revenue
- Type of cover
- Desired sum insured/indemnity period
- Loss history

Additional Information for Property Coverage

- Construction type, primary use of the building and occupancy
- Building ownership
- Fire and theft protection

Limits*

Depending on local specifics, on average:

- Turnover threshold: up to EUR 50 revenue
- Property Sum Insured: up to EUR 15 million per location
- Liability Sum Insured: up to EUR 15 million aggregate for General Liability and Public Liability

Underwriting Sweet Spots

€ € SMEs with turnover up to EUR 50 million



Preferred business activities: offices, hotels, artisan, cafes and restaurants, and retail shops

Appetite Guide (on average; local specifics may apply*)

Capacity EUR Depending on local specifics, on average*	Property (Buildings, Content, Business Interruption) Maximum up to EUR 15M per location	Casualty (General Liability and Public Liability) Maximum aggregate up to EUR 15M
Offices	●	●
Hospitality	●	●
Retail	●	●
Wellness and Beauty	●	●
Education	●	●
Health and Medical	●	●
Artisan Production	●	●
Other Trade and Crafts	●	●
Recreation	●	●
Industrial Production	●	●
Construction and Maintenance	●	●



No Appetite: Agriculture, Mining, Energy, Transport, Public Sector, Wholesale

*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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