

# **CASUALTY**

## WHERE WE CAN HELP

We have expansive Casualty expertise across EL, PL, Products Liability, Environmental Liability\*, Product Recall and Commercial Motor\* with dedicated expertise for UK Energy and Construction risks. Here is a summary of our Liability "sweet spots" and cautionary areas.



### **INDUSTRIES**

Manufacturing   Risk Capacity** up to	\$100m
Food (inc Dairy)	•
Paper & Packaging	•
Textiles	•
Furniture	•
Rubber & Plastics	•
Medical Products	•
Energy & Construction   Risk Capacity	/** up to \$50m
Metals & Minerals	•
Steel including Products	•
Renewables	•
Coal including Mining	<u> </u>

Services & Technology   Risk Capacity** up to \$75m		
Cleaners	•	
Real Estate	•	
Financial Services	•	
Film & Entertainment Services		
Police & Security Services		
Retail & Wholesale   Risk Capacity** up to \$100m		
General Merchandise stores		
Department Stores		
Department Stores Food Wholesalers	•	
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These are the boundaries of our Liability appetite: Strong Highly underwriting selective: appetite little/no appetite In between lies a spectrum of risks we assess and underwrite on their own individual merits. See our International Casualty appetite for more detail

#### **SEGMENTS**

Clients of all sizes from UK SMEs to large PLCs and multinationals

Claims help when it matters most

Our award-winning Liability claims team: with outstanding technical expertise, highly responsive throughout the claims process delivering client services such as Accident and Disease investigation workshops to help minimise the impact of a claim on their business.

# AIG Casualty Differentiators



### **Liability Risk Consulting**

Our Risk Consulting Services help clients prevent losses and reduce their cost of risk. Policyholders receive access to our eLearning Health & Safety training system and tailored support from our liability risk and fleet risk management



### Wellbeing

Employee wellbeing and mental health is under intense corporate focus. Our exclusive partnership with Wellspace can help AIG Employers' Liability clients implement and benchmark robust app-based wellbeing programmes for their employees.



### **Enhanced Liability** Services

Some included "as standard" such as PR costs to help protect clients' reputations after a loss. Others are optional such as our cyber liability module covering: defence costs and DPA fines from a regulatory investigation, and liabilities after a breach of confidential information.



### **Multinational Liability**

With multinational expertise in our UK liability team and decades of experience in providing fully compliant global liability programmes for clients through our worldwide network, multinational is an exceptional area of growth opportunity.



### **Risk Management Solutions**

Our dedicated Risk Management Solutions unit within our UK Liabilities team is focussed on the development and delivery of a range of alternative programme solutions to meet our clients' needs.

# Our Casualty Leaders

### Joel Barker

Head of UK Casualty +44 (0)7742 007119 Joel.Barker@aig.com

#### Chris Templeton Head of Casualty

- London +44 (0)7895 303 272

#### Ross McLeod Head of Casualty

- UK Regions +44 (0)141 303 4404 Chris.Templeton@aig.com Ross.Mcleod@aig.com

### Karen Buggle

Chief Underwriting Officer UK Casualty +44 (0)20 7954 4930 Karen.Buggle@aig.com

### Gareth Russell

UK Motor +44 (0)20 8680 7136 Gareth.Russell@aig.com

### Olivia Hogan

Head of Environmental UK +44 (0)7712 545517 Olivia.Hogan@aig.com

### Simon Barnes

UK Energy & Construction +44 (0)20 7954 8123 Simon.Barnes@aig.com

### Scott Keane

**UK Crisis Management** +44 (0)20 7954 8868 Scott.Keane@aig.com

# aig.co.uk/WinningAIG

<sup>\*</sup>See separate appetite sheets for Environmental Liability and Commercial Motor

<sup>\*\*</sup> Risk capacity in USD: guide only – every case written on its merits