



AEROSPACE | GLOBAL

Manufacturers and Airports

Our team underwrite all aspects of the eco-system that supports the aerospace industry’s third party legal liability.



Overview

AIG provides crucial bodily injury, property damage and third-party legal liability cover for airframe, engine and component manufacturers, air traffic control providers, airport operators, ground handlers, and more.

AIG helps protect manufacturer and airport clients against the new and emerging risks they face. Our cover includes: slips and falls in terminals, ground collision and airside construction, through to faulty component parts and services supplied to the aviation industry, which can cause serious results and potentially incur unforeseen legal liabilities for those responsible.

Risk Appetite

	Limits (up to)*	
Manufacturers / OEMs	\$500m	●
Component Manufacturers	\$650m	●
Refuelling and Refining	\$650m	●
Maintenance, Repair & Overhaul Operations	\$500m	●
Airports	\$650m	●
Air Traffic Control Liability	\$500m	●
Ground Service Providers	\$500m	●
Contractors Liability	\$650m	●

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

As of March 2024 | * Risk capacity \$USD: guide only – every case written on its merits

Preferred Clients

These include the manufacturers of major airframes and engines, component part manufacturers, refuellers and maintenance operations. We also insure airports, from global mega hubs to small air strips, air traffic control providers, ground-handlers, security providers and contractor’s liability.



Our global team has Centers of Excellence both in the UK and US. We also write manufacturers and airports all over Europe (France, Germany and Italy). The portfolio is in line with our global strategy in the class, with AIG one of the key lead markets in all minor lines.

Our Global Manufacturers & Airports Team

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AIG Aerospace Differentiators



Market Leading Experience

An experienced aerospace insurer with a history spanning decades demonstrating the willingness and capability to lead in all product lines from both an underwriting and claims.



Multinational Excellence

Coverage provided is worldwide (excluding territories sanctioned by OFAC, UK, UN or US/European sanctions) by our Multinational Center of Excellence for captive, fronting, local policy issuance and innovative risk transfer solutions.



Client Risk Management Capabilities

We are able to provide external risk management and risk solutions to our key clients and partners.



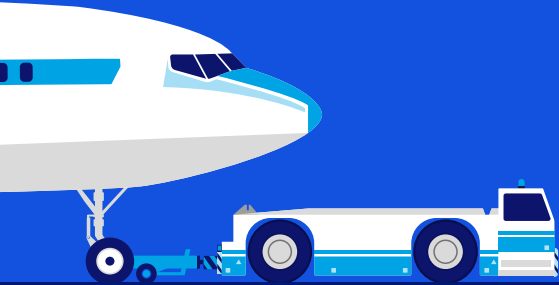
All Aerospace Minor Lines

We write all lines of business within the aerospace insurance portfolio in addition to manufacturers and airports; these include: airlines, hull deductable, general aerospace and hull war.



Captive Fronting Solutions

We offer alternative risk, indemnity and captive fronting solutions and support clients in building a long-term, sustainable risk management framework.



Claims

With Aerospace claims expertise across North America, UK and Continental Europe, coupled with support from our local office claims network in over 50 countries, we're able to provide our market leading expertise and excellence service standards to our clients, whilst utilising local support.

We have a wealth of experience in handling complex aerospace manufacturer and airport claims. Working closely with the Insured from the outset, we work through the allegations against our client, considering the matter from both a technical and legal perspective. Having evaluated the facts, allegations and possible legal liability, we agree a strategy for handling the claim with the Insured and appointed legal and technical experts.

Case Studies

Airport / ATC

Shortly after take-off, an aircraft carrying five people crashed, with all except one receiving fatal injuries. The operator had minimal insurance limits and the plaintiff's focus was on the actions/liability of Air Traffic Control. The estates of the deceased and the one survivor who had lost a family member in the crash commenced litigation. The case involved some complex and challenging issues which, given the US venue, caused some concerns. Working closely with the Insured and defense counsel, we agreed a strategy which led us to settling the claims at a significant reduction of the original claim demands.

Products

Personal injury lawsuits were filed in Washington State by flight attendants against the aircraft and seat manufacturer, when the aeroplane went in to an uncontrolled descent. The lawsuits alleged the pilot's seat (our Insured's product) disengaged the autopilot system when it suddenly moved forward causing the claimants to hit the ceiling of the aircraft due to a product design defect. The flight attendants' injuries varied from minimal to serious. A motion to dismiss based upon lack of personal jurisdiction was denied and the plaintiffs demanded at \$8.75m. After the discovery and deposition had been completed, the matter proceeded to mediation. After careful consideration of the facts and liability exposure of our Insured, coupled with the litigation risk and jurisdiction considerations the claim was settled at mediation circa. 20% of the demand for our Insureds share.

Maintenance & Overhaul


Our Insured's inspection/overhaul service failed to identify corrosion within a third party engine intake unit. The client who purchased the unit alleged that the Insured's inspection failure, caused them incurred costs and loss of earnings totalling \$283k. The Insured accepted they had failed to identify corrosion within the subject intake unit, but following a review of the contract by AIG we felt the Insured could limit its liability. We successfully negotiated the claim down to \$15k. The Insured was extremely happy with the outcome.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.



Working with AIG

To unlock and get the most out of our outstanding underwriting expertise and capabilities we have outlined some key requirements which are considered with each risk:

 At least 5 years of loss history

 Risk quality will be the driver for risk selection



American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience and the information contained on such websites is not incorporated by reference herein. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register). AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 11 rue Robert Stumper, L-2557 Luxembourg, Grand-Duchy of Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, www.caa.lu/.