



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 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 September 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.



We aim to create long-term relationships that provide solutions and create real value for our clients.

## Our Global Manufacturers & Airports Team

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For full terms, conditions and benefits related to AIG products, please refer to the policy and associated documents.

# 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.



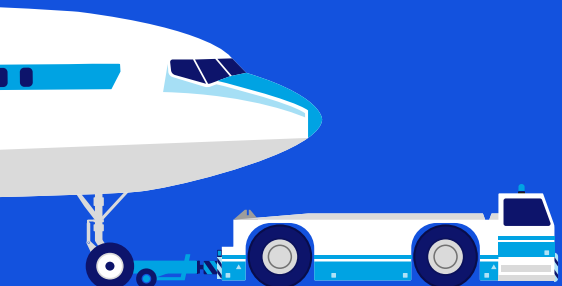
## All Aerospace Minor Lines

We write all lines of business within the aerospace insurance portfolio in addition to manufacturers and airports; these include: airlines, hull deductible, 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 was brought in the US and involved some complex and challenging issues. Working closely with the Insured and defense counsel, we agreed a strategy which led to a fair claims settlement.

### 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 was denied. After careful consideration of the facts and liability exposure the claim was settled at a fair and reasonable sum.

### 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 third party engine intake unit. Having reviewed the relevant facts AIG was able to negotiate a fair settlement in relation to this claim and the client was 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



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