



AEROSPACE | INTERNATIONAL

General Aviation

We offer our clients insurance solutions for jet aircraft, turbo propelled aircraft and rotor wing helicopters through to the largest wide-bodied corporate aircraft.



Overview

We cover hull physical loss or damage, spares, passenger & third-party legal liability, passenger admitted liability and personal accident crew coverage.

Our appetite ranges from single aircraft on a private business and pleasure basis to the largest commercial fleets, business jets, industrial aid uses and corporate aircraft.

We underwrite both fixed and rotor-wing aircraft inclusive of small Maintenance, Repair and Overhaulers (MROs), Fixed Base Operators (FBOs), flying schools and clubs and General Aviation service providers.

Industries include aerial work, corporate charter, VIP transportation, governmental fleets, Emergency Medical Services (EMSs), filming, oil & gas, forestry patrol and advanced and recurrent training.

Multi Line Risk Appetite

General Aviation	Limits (up to)*	Aircraft Hull and Passenger Liability
Industrial Aid Fixed Wing	\$ 100m Hull + \$650m Liability	●
Industrial Aid Rotor Wing	QS - \$40m Hull + \$650m Liability	●
Commercial Rotor Wing	QS - \$40m Hull + \$500m Liability	●
Commercial Fixed Wing	\$ 100m Hull + \$650m Liability	●

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

Preferred Clients

- Well managed risks on a worldwide basis
- Single aircraft operations through to large multinationals
- Operators who focus on dedicated uses and are specialists in their field

Clients with:

- Strong loss prevention, quality management and protection schemes
- An appetite for long term trading partnerships
- Best in class operating standards



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


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

Our International General Aviation Team

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AIG General Aviation | Underwriting Sweetspots

We are particularly interested in underwriting:

 Industrial aid jets and turbo propelled fleets

 Commercial aircraft operations

 Rotor wing operations with dedicated uses

 Corporate aircraft owners

 Onshore and offshore helicopter operators

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 both underwriting and claims.



Client Risk Management Capabilities

We are able to provide external risk management and risk solutions to our key clients and partners to help avoid and minimise losses.



Bespoke Solutions

- General Aviation Operators & Owners, hull and liability (seating limit of 50)
- Airport owners and operators (3rd party liability)
- Aerospace manufacturers & suppliers (3rd party liability)
- Refuelling liability



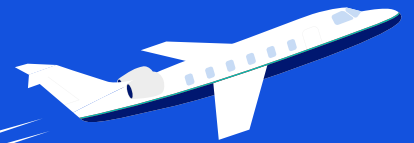
Local Knowledge

Excellent knowledge and presence in local markets with experience in demonstrating reliability and strong business partnership.



All Aerospace Minor Lines

We write all lines of business within the aerospace insurance portfolio including: airlines, hull deductible and manufacturers and airports.



Claims Promise **

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 excellent service standards to our clients, whilst utilising local support.

In the event of a claim, we will pro-actively handle and investigate the loss. We will confirm the coverage evaluation under the policy as soon as possible, and with our Aerospace Hull Claims Promise, we will pay a minimum of 50% of a covered hull claim within 7 days of confirmation of coverage and subject to a signed release signed by all interest parties. Whether it be a hull or liability claim, we work closely with our clients and ensure there is clear and transparent communication and interaction throughout the lifecycle of the loss.

Case Studies

Hull and Liability

The Insured suffered a helicopter loss, which included the loss of life for all on board. We supported the Insured in the immediate aftermath of the loss, providing legal advice and working closely with the Insured's public relations team to deal with the media and press enquires. We promptly paid the hull, and offered interim settlements to the families of the deceased occupants, whilst also respecting cultural, religious, and condolence periods. We pro-actively commenced dealing with the liability claims whilst defending the Insured in the ensuing litigation. We're presently considering subrogation prospects.

Liability

A helicopter crashed killing all 5 passengers (Government officials). AIG and our appointed legal advisers worked closely with the Insured on challenging issues including, managing/handling complex high value/profile claims in multiple jurisdictions, strategically avoiding proceedings being issued against our Insured in the US and elsewhere, ensuring the lessor of the helicopter took a consistent approach, and evaluating the liability of other potential tortfeasors. As the claim progressed, we achieved settlement of the deceased passenger claims at a reasonable level. The Insured was happy with the outcome of the claim.

Hull


A Gulfstream G550 suffered engine and airframe damage when the aircraft flew through volcanic ash. Whilst there were potential coverage issues surrounding the claim, AIG had an open and transparent communication with the Broker and Reinsured over the issues and the claimed amount. Working constructively with all parties, we were able to agree an acceptable settlement amount, which all stakeholders were happy with.

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.

**Where legally permissible and subject to policy language.

Working with AIG

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

 At least 5 years 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 | 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/.