



Property | United Kingdom



Real Estate

Leading sector expertise and global capability

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Global Real Estate Capability. Proven Market Execution.

Specialist underwriting and service delivery, backed by AIG's financial strength, product capability, global reach, and long-standing market presence.

AIG supports Real Estate clients and brokers with a dedicated specialist capability built on deep sector knowledge, disciplined underwriting and consistent operational delivery. The team has extensive experience structuring and managing complex Real Estate programmes, including large and diversified portfolios in the London Market and across global jurisdictions.

This playbook sets out how AIG applies its scale, product breadth and service model to meet Real Estate clients' evolving needs, from acquisition and portfolio optimisation to refurbishment, retrofit and change of use. Underwriting is complemented by risk engineering and multinational programme expertise, with claims handled through an established global framework focused on responsiveness, technical excellence and outcome certainty.



Real Estate operating rhythm

As underwriters we facilitate your clients' abilities to transact business. A softening interest rate environment can stimulate capital leverage for new Real Estate acquisitions, and AIG are ready to support increased levels of market activity across the UK, Europe and globally, as required.



Product Expertise

Deep technical understanding of the Real Estate landscape enables us to advise with confidence and add real value for our clients.

AIG possesses the product breadth, ingenuity and capacity to meet virtually any risk challenge, our capabilities range from traditional risks to highly specialised offerings.



Levels of authority and decision making

Real Estate transactions are increasingly becoming time-pressured, and the growth of private credit is accelerating timelines.

AIG has structured its underwriting operating model to place appropriate authority at the front line, enabling swift, consistent decisions and the speed of response you and your clients expect.



Size and complexity

Dramatic movements in investment themes can result in larger, more complex transactions. Whatever type of programme arrangement you or your clients require, we will have seen something similar before.

We have deep experience handling any associated finance arrangements and AIG can offer a risk capacity* of up to \$1bn for the largest deals the Real Estate market has to offer.

* Risk capacity: guide only - every case is written on its merits

Real Estate client focus



With our team's long established market experience, we understand Real Estate clients' individual requirements and priorities. We are uniquely positioned to support the Real Estate market across the entire spectrum of investors including:



Institutional Investors

Pension funds, insurance companies, sovereign wealth funds, and Real Estate Investment Trusts (REITs) looking for large-scale, stable returns.



Private Equity and Opportunity Funds

Seeking high-yield opportunities, often in complex assets and across multiple territories, including operational Real Estate.



Family Offices and Generational Estates

Established ownership structures overseeing portfolios that require discretion, continuity and a bespoke, relationship-driven approach.



Developers and Property Companies

Active investors buying, selling, and developing across various sectors (industrial, residential and commercial).



International Investors

Global entities looking to enter or expand their property portfolio internationally, often needing expert local structuring and management.



Specialist Funds

Investors focusing on niche areas like student accommodation, UK freeholders, Build-to-Rent (BTR), care risks and data centres.

Real Estate portfolio appetite

Our expert team handles Real Estate exclusively as a vertical. We know that your clients will be investing across multiple themes and we have the underwriting appetite, capacity and technical capabilities to accommodate all of them.

We approach Real Estate portfolios with a broad appetite to accommodate each of our client's diverse holdings. For instance, we have the internal structure to adapt to the attritional profile of residential risks as well as to the volatility that warehousing and logistics can bring. We also have the substantial capacity deployment to assist with large office, retail and data centre risks.

← UNDERWRITING APPETITE, CAPACITY AND CAPABILITY ACROSS CLIENTS' INVESTMENT THEMES →



OFFICES

- SINGLE TENANCY
- MULTI-LET
- SERVICED
- FLEXI OFFICES



RETAIL

- HIGH STREET
- SHOPPING CENTRES
- RETAIL PARKS
- SUPERMARKETS
- LEISURE-LED



RESIDENTIAL

- BUILD-TO-RENT
- PURPOSE-BUILT STUDENT ACCOMMODATION
- FREEHOLDER
- RETIREMENT LIVING
- PRIVATE RENTED SECTOR
- SERVICED APARTMENTS



WAREHOUSING

LOGISTICS

- BIG BOX
- MID BOX
- LAST MILE
- INDUSTRIAL ESTATES



ALTERNATIVE COMMERCIAL

- DATA CENTRES
- CARE HOMES
- LIFE SCIENCES
- HOTELS
- MIXED USE DEVELOPMENTS
- CAMPUSES



Real Estate product opportunities

Built on the core foundations of Property Damage, Business Interruption and Property Owners' Liability, we leverage the renowned product capabilities of AIG and Talbot, AIG's managing agent at Lloyd's, to offer an extensive and highly differentiated end-to-end proposition to Real Estate clients:



Major clients and broker partners are supported through an elevated service experience delivered by the Client Team, enabling AIG to anticipate issues, solve problems and respond to evolving risk needs.

Real Estate global reach

With our strong global network of dedicated experts and broad capabilities, AIG partners with brokers to create bespoke multinational solutions for clients' unique needs. Combining consistent governance with compliant local execution, we enable multinational programme structuring and local policy issuance, maximising Real Estate opportunities across the globe.



200+

We have network coverage in over 200 countries and jurisdictions* keeping Real Estate investments protected across borders.



500+

Dedicated Multinational professionals including Underwriting, Legal, Operations and Claims experts to service the most complex Real Estate clients wherever they are.



5,000+

Claims experts worldwide. In the event of a loss we can offer quick local response and centralised coordination wherever it's needed.



MULTINATIONAL REACH

Protecting over 9,500 multinational clients with more than 56,000 local policies issued in 2025.



CAPTIVES EXPOSURE

With decades of experience, our dedicated team of 50+ Global Fronting Specialists are integrated with experts from Multinational, Credit, Claims and Underwriting to provide tailored captive solutions that align to our client's risk portfolio.



GLOBAL RISK ENGINEERING

Our experienced, worldwide team of Property Risk Engineers provide insights for clients about their potential vulnerabilities, helping them reduce, and in certain cases prevent, losses.

*Through AIG-owned operations, AIG licences and authorisations, and network partner insurers.

Real Estate claims excellence

With 90 years' experience in dealing with all types of property claims, our brokers and clients have the confidence in our knowledge and resources to manage these promptly and effectively.

AIG has robust relationships with established and specialist TPAs who work with us under approved delegated authorities, whilst more significant claims are dealt with by our in-house major loss adjusters who handle some of the highest value and most complex property claims across the world.

The AIG Property Real Estate Claims Advantage

The AIG Property Claims Promise*

Our Claims Promise affirms that AIG's dedicated team of experienced claims professionals will mobilise in rapid response to a covered event and, if coverage is confirmed, will advance our policyholders up to **50% of our share of the agreed estimate** within 7 days**, giving them the immediate working funds they need for property damage and repairs, clean-up costs and extra expenses.

What does it cover?

- property damage/repairs
- clean-up costs
- extra expense/additional increased cost of working

Technical Leadership

Across the UK we have dedicated Property claims professionals, the majority of whom have over a decade's worth of experience and deal with thousands of claims in the UK each year. Our brokers and clients have comfort in our experience in handling all types of claim situations.

Specialist Adjusters

Our Claims Adjusters are specialist by line of business giving our clients the right expertise to deal with their Property or Property Owners' Liability (POL) claim.

*Subject to confirmed liability and based on agreed Property Damage and Extra Expense estimates only, does not apply to Business Interruption.

** The estimate is to be agreed between the policyholder, broker and the AIG representative, based upon reasonably available information. This payment is made on an unallocated basis.

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