



CASUALTY: MOTOR FLEET

WHERE WE CAN HELP



- **Minimum of 50 vehicle fleets**
- **Clients from Corporates to Multinationals**
- **Blue light exposures**
- **Public Hire (including taxis, buses and coaches)**
- **Transactional fleet business**
- **Couriers and Self-Drive Hire**

Risk Transfer Motor

- 50 vehicle minimum on mono-line basis with flexibility for cross-class package (wholesale motor business subject to £25k minimum premium)
- Minimum excess level of £500
- Focus on complex risk profiles
- Low attrition / potential high severity risk profiles
- Commitment to utilisation of AIG Repair Network
- Tri-partite collaborative relationship
- Risk management culture

Risk Managed Motor

- Structures – any of the following: High Deductible, Captive or Assumed RI
- Min retentions: Risk and loss history dependent with retention to be set where the frequency starts to reduce. For low frequency accounts min of £50k retention
- All programmes will have supporting legal agreements and fully collateralised by way of a letter of credit, security trust or Euler Hermes Bond
- Appetite: Depending on retention, as an example, we can consider logistics, haulage, waste removal and other sectors with specialised motor exposures

These are the boundaries of our appetite:



In between lies a spectrum of risks we assess and underwrite on their own individual merits.

Claims help when it matters most

Our award-winning Motor claims team providing outstanding technical expertise & highly responsive throughout the claims process. Delivering cost control through AIG's Approved Repair Network. These costs would otherwise feature against Motor Fleet Protect clients' claims experience.

AIG Motor Fleet Differentiators



Fleet Risk Consulting

Our Risk Consulting Services help clients prevent losses and reduce their cost of risk. Policyholders receive tailored support from our fleet risk consulting team.



Multinational Liability

With multinational expertise in our UK motor team and decades of experience in providing fully compliant global Motor 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 focused on the development and delivery of a range of alternative programme solutions to meet our clients' needs.

Our UK Motor Fleet Team

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