Loss Sensitive Casualty Appetite Guide

Canada | Casualty

What is Loss Sensitive?

AIG Loss Sensitive Casualty lines provides customized alternative risk solutions for sophisticated organizations that retain a portion of their risk.

Automobile and general liability/products liability program structures include large deductibles, self-insured retentions (SIRs) and captives.

Expertise in creative and flexible solutions around complex risks, spanning a variety of industries.

The AIG Advantage

Client Risk Solutions:

Dedicated safety experts utilizing data-driven insights and the latest safety technology to help clients identify, monitor and reduce their total cost of risk.

Customized Collateral Solutions:

AIG credit experts assist risk managers, CFOs and treasurers to structure flexible collateral programs to meet liquidity and capital needs.

Claims Account Management:

Experienced claims management team providing TPA claims monitoring and oversight. Expertise and familiarity in handling complex liability claims.

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Industry	Risk Preferences	Undesirable Risk Characteristics
Transportation*	• 50+ power units • General freight, temperature sensitive freight, long-haul intermodal freight	• Taxi/limousine • Motor coach/tour bus operations • Municipal transit/municipal garbage collection
Retail	• Big-box stores/shopping malls • Supermarkets • Hardware/consumer goods stores • Restaurant chains/fast-food	• Strip malls
Manufacturing/ Processing	Non-medical products	• Critical auto parts, hazardous materials
Hospitality & Leisure	Large hotel corporations (10 or more locations)	• Day camps/tour groups • Theme parks
Financial Services	Medium-to-large size corporations	• Cryptocurrency

Transportation Target markets (fleets of 50 revenue generating power units or more)*

- General Freight trucking
- Temperature Sensitive Freight trucking
- Drayage and Long Haul Intermodal Freight trucking
- Specialty Hazmat haulers
- Fuel Delivery
- Specialty Over Dimensional trucking
- Flatbed Haulers
- Heavy Equipment Haulers

* Loss control evaluation required to be completed by AIG Client Risk Solutions prior to policy inception.

Contact:

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