

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.





Industry	Risk Preferences	Undesirable Risk Characteristics
Transportation*	<ul style="list-style-type: none"> • 50+ power units • General freight, temperature sensitive freight, long-haul intermodal freight 	<ul style="list-style-type: none"> • Taxi/limousine • Motor coach/tour bus operations • Municipal transit/municipal garbage collection
Retail	<ul style="list-style-type: none"> • Big-box stores/shopping malls • Supermarkets • Hardware/consumer goods stores • Restaurant chains/fast-food 	<ul style="list-style-type: none"> • Strip malls
Manufacturing/ Processing	Non-medical products	<ul style="list-style-type: none"> • Critical auto parts, hazardous materials
Hospitality & Leisure	Large hotel corporations (10 or more locations)	<ul style="list-style-type: none"> • Day camps/tour groups • Theme parks
Financial Services	Medium-to-large size corporations	<ul style="list-style-type: none"> • 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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