

Risk Appetite – Singapore

Professional Indemnity

At AIG, we believe transparency is key to any successful partnership. Our clearly defined risk appetite allows brokers to focus on what matters most – securing the right cover to protect clients.



With our diverse portfolio and broad risk appetite, AIG supports clients in a wide variety of industries with our suite of Financial Lines risk solutions. The following guide provides an overview of our appetite in Singapore across industry types.

Strong Appetite

Target growth sector
or occupation

Reduced Appetite

Additional information
may be required

Minimal Appetite

May occasionally consider
these on a limited basis

Decline

No appetite
for coverage

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	Primary	Excess		
Accounting/ Actuarial Services	●	●		
Agents-Insurance & Travel	●	●		
Architects & Engineers	●	●		
Consulting (Non-Financial)	●	●		
Education	●	●		
Other Professional Services Providers (examples: Travel, Recruitment, Public Relations)	●	●		
Business Processing Outsourcers	●	●		
Construction	●	●		
Financial Planner & Brokers	●	●		
Hospitality/ Hotels	●	●		
Insurance Companies	●	●		
Investment Advisors	●	●		
Media Companies	●	●		
Mutual Fund & Advisors	●	●		
Private Equity	●	●		
Technology	●	●		
Venture Capital	●	●		
Banking	●	●		
Brokerage/Trading Firms	●	●		
Communications/ Telecom	●	●		
FinTech	●	●		
Hedge Fund & Advisors	●	●		
Investment Banks	●	●		
Non-Bank Lending	●	●		
Real Estate/ REIT & Advisors	●	●		
Stock/ Commodity Exchange Operators	●	●		
Agriculture/ Commodities/ Natural Resources	●	●		
Crypto & Related Business	●	●		
Energy/ Oil/ Gas	●	●		
Gaming/ Casinos	●	●		
Healthcare Services	●	●		

	Primary	Excess
Legal/Solicitors Services	●	●
Manufacturing	●	●
Pharmaceuticals/Biotechnology	●	●
Public Entities	●	●
Transportation/Aerospace	●	●
Utilities	●	●
Wholesale/Retail Goods Suppliers	●	●

To be used as a guide only. Every case will be written on its merits.

If you are unsure of the categorisation of a specific industry, please call our team and we will be happy to discuss the risk with you in more detail.

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