

Risk Appetite – Singapore

Commercial Property

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 Commercial Property risk solutions. The following guide provides an overview of our appetite in Singapore across industry types.

In Appetite

Additional information may be required

Accommodate

May occasionally consider these on a limited basis

Decline

No appetite for coverage



Manufacturing | Risk Capacity up to US\$50m and US\$200m and between 5% and 25% coinsurance share depending on terms, condition, accumulation and Natural Cat Exposure

• Electronical Products <i>Lead or Follow Capacity</i>	●
• Glass, Pottery (non-molten) <i>Lead or Follow Capacity</i>	●
• Light Metal Products and Assembly Operations <i>Lead or Follow Capacity</i>	●
• Medical Products (Pharmaceuticals are covered by the Energy team) <i>Lead or Follow Capacity</i>	●
• Building Materials and Equipment <i>Low - Medium Follow Capacity</i>	●
• Food (including Dairy) <i>Low - Medium Follow Capacity</i>	●
• Furniture <i>Follow Capacity more likely</i>	●
• Heavy Manufacturing <i>Low - Medium Follow Capacity</i>	●
• Paper and Packaging <i>Follow Capacity more likely</i>	●
• Rubber and Plastics Products <i>Low - Medium Follow Capacity</i>	●
• Textiles <i>Follow Capacity more likely</i>	●



Services & Technology | Risk Capacity up to US\$100m and US\$300m and between 20% to 50% coinsurance share depending on terms, condition, accumulation and Natural Cat Exposure

• Digital and Sharing Economy <i>Lead or Follow Capacity</i>	●
• Education <i>Lead or Follow Capacity</i>	●
• Facilities Management <i>Lead or Follow Capacity</i>	●
• Film and Entertainment Services <i>Lead or Follow Capacity</i>	●
• Financial Services <i>Lead or Follow Capacity</i>	●
• Hospitals and Medical Facilities <i>Lead or Follow Capacity</i>	●
• Municipalities and Utilities <i>Lead or Follow Capacity</i>	●
• Police and Security Services <i>Lead or Follow Capacity</i>	●
• Real Estate <i>Lead or Follow Capacity</i>	●
• Technology Driven Services <i>Lead or Follow Capacity</i>	●
• Telecommunications Networks <i>Lead or Follow Capacity</i>	●
• Travel Agents <i>Lead or Follow Capacity</i>	●
• Cleaners <i>Follow Capacity more likely</i>	●



Retail & Wholesale | Risk Capacity up to US\$50m and US\$150m and between 15% and 30% coinsurance share depending on terms, condition, accumulation and Natural Cat Exposure

• Amusement and Theme Parks/Indoor Sports Arena <i>Lead or Follow Capacity</i>	●
• Automotive Dealerships <i>Low - Medium Follow Capacity</i>	●
• Clothing Retail and Wholesalers <i>Low - Medium Follow Capacity</i>	●
• Department Stores <i>Low - Medium Follow Capacity</i>	●
• Food Retail and Wholesalers <i>Low - Medium Follow Capacity</i>	●
• General Merchandise Stores <i>Low - Medium Follow Capacity</i>	●
• Transportation - Aircraft Hangers/Docks, Piers <i>Lead or Follow Capacity</i>	●
• Wine and Beverage Retailer <i>Low - Medium Follow Capacity</i>	●
• Warehouse and Logistic operations <i>Follow Capacity more likely</i>	●

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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