

AIG RISK APPETITE GUIDE, Russia



	PROPERTY	CASUALTY						FINANCIAL LINES				MARINE
INDUSTRY	PD BI MB	GL	PL	EL	EIL	Product Recall	Hazardous Facility Insurance	D&O	CYBER	CRIME	PI	CARGO
Accountants	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NEUTRAL	NO APPETITE	N/A
Auditors	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NO APPETITE	NO APPETITE	N/A
Advertising, Media & Marketing Agencies	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY
Airports, Aircraft & Aviation	PRIORITY	NO APPETITE	NO APPETITE	PRIORITY	PRIORITY	NO APPETITE	PRIORITY	NO APPETITE	NO APPETITE	NEUTRAL	NO APPETITE	N/A
Architects & Engineers	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NO APPETITE	N/A
Auto Spare Parts Distributors	NO APPETITE	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	NEUTRAL	PRIORITY	NO APPETITE	N/A	PRIORITY
						NO APPETITE for critical autoparts						
Banks, Lenders & Other Financial Institutions	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	NEUTRAL	NEUTRAL	NO APPETITE	PRIORITY
Business & Management Services	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	N/A
Business Process Outsourcing	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	N/A
Chemical Industry / Plastics Industry	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	N/A	PRIORITY
Commercial Property & Shopping Centers	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	N/A	N/A	N/A
Commodity Brokers, Dealers & Exchange Services	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NEUTRAL	NO APPETITE	NEUTRAL	PRIORITY
Computer Hardware / Software Production	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY
Data Storage & Similar	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NEUTRAL	N/A	PRIORITY
Concrete, Stone & Glass Production	NO APPETITE	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	NEUTRAL	PRIORITY
Construction Sites	N/A	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY
Educators & Education Institutes	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NEUTRAL	NEUTRAL	N/A	PRIORITY
Electronics Distributors	NO APPETITE	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	N/A	PRIORITY
Energy Production / Oil Refinery	N/A	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	N/A	N/A	PRIORITY

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INDUSTRY	PD BI MB	GL	PL	EL	EIL	Product Recall	Hazardous Facility Insurance	D&O	CYBER	CRIME	PI	CARGO
Metallurgy Ferrous / Non-Ferrous	NO APPETITE	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	N/A	N/A	PRIORITY
	NEUTRAL for Non-Ferrous											
Fine Art / Antiques / Precious Jewelry / Precious Watches / Precious Stones / Precious Metals	NO APPETITE	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	NO APPETITE	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	N/A	NO APPETITE
Fire Arms / Ammunition / Military Equipment	NO APPETITE	NEUTRAL	NO APPETITE	NEUTRAL	NEUTRAL	NO APPETITE	PRIORITY	NO APPETITE	NO APPETITE	NO APPETITE	N/A	NO APPETITE
FMCG Distributors	NO APPETITE	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	N/A	PRIORITY
Food & Beverage Production	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	N/A	PRIORITY
Foodstuff Distributors	NO APPETITE	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	N/A	PRIORITY
Freight Forwarders	N/A	NEUTRAL	NO APPETITE	NEUTRAL	NO APPETITE	N/A	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	NO APPETITE	PRIORITY
Furniture	NO APPETITE	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	N/A	PRIORITY
Hospital Equipment	PRIORITY	PRIORITY	NO APPETITE	PRIORITY	PRIORITY	NO APPETITE	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	N/A	PRIORITY
Hotels & Restaurants	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NO APPETITE	NEUTRAL	N/A	N/A
Household items / Personal effects	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	N/A	NEUTRAL
Insurance Brokers	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NO APPETITE	N/A
IT Consultants, System Developers & Similar	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	N/A
Lawyers	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	NO APPETITE	N/A
Alcohol & Tobacco Manufacturers and Distributors	NO APPETITE	PRIORITY	PRIORITY except for Tobacco	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	N/A	PRIORITY
Manufacturers: Building Products	NEUTRAL	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	N/A	N/A	PRIORITY
Manufacturers: Electrical Appliances	NEUTRAL	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	N/A	N/A	PRIORITY
Manufacturers: FMCG (textile, etc)	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	N/A	N/A	PRIORITY
Manufacturers: Tools & Machinery	NEUTRAL	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	N/A	N/A	PRIORITY
Media & Broadcasting	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY
Medicine / Medical Equipment	NEUTRAL	PRIORITY	NO APPETITE	PRIORITY	PRIORITY	NO APPETITE	PRIORITY	PRIORITY	NEUTRAL	N/A	NO APPETITE	PRIORITY

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INDUSTRY	PD BI MB	GL	PL	EL	EIL	Product Recall	Hazardous Facility Insurance	D&O	CYBER	CRIME	PI	CARGO
Metal Products, Tools, Steel Plates & Similar	NO APPETITE	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	N/A	N/A	PRIORITY
Metal Scrap Traders	NO APPETITE	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	N/A	NO APPETITE
Oil – Crude / Bio-fuel / Refined / Petrochemical / Edible	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	N/A	PRIORITY	NEUTRAL	NEUTRAL	NEUTRAL	N/A	PRIORITY
Mining	N/A	NO APPETITE	NO APPETITE	NO APPETITE	NO APPETITE	NO APPETITE	NO APPETITE	NEUTRAL	PRIORITY	NEUTRAL	N/A	NEUTRAL
Pharmaceutical Production	N/A	PRIORITY	NO APPETITE	PRIORITY	PRIORITY	NO APPETITE	PRIORITY	NEUTRAL	PRIORITY	N/A	N/A	NEUTRAL
Port & Terminal Operators / Owners	N/A	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	N/A	N/A	PRIORITY
Production of Packaging Materials	NO APPETITE	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	N/A	PRIORITY
Pumps, Compressors, Fans & Similar	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	N/A	N/A	PRIORITY
Real Estate Companies & Property Managers	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NEUTRAL	N/A
Retail Chains	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NO APPETITE	N/A	PRIORITY
Ship- and Aerospace Building	NEUTRAL	NO APPETITE	NO APPETITE	NEUTRAL	PRIORITY	NO APPETITE	PRIORITY	PRIORITY	NEUTRAL	NO APPETITE	N/A	PRIORITY
Technological Products, Measuring Instruments & Similar	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NEUTRAL	NEUTRAL
Telecommunications	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NEUTRAL	NEUTRAL	NEUTRAL	PRIORITY	PRIORITY
Transporters, Logistics Companies & Stevedores	NO APPETITE	NO APPETITE	NO APPETITE	NEUTRAL	NEUTRAL	N/A	PRIORITY	NEUTRAL	NEUTRAL	NO APPETITE	N/A	PRIORITY
Wholesale or distributing sale of goods	NO APPETITE	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	PRIORITY	NO APPETITE	N/A	PRIORITY
Warehousing	NO APPETITE	NO APPETITE	NO APPETITE	PRIORITY	PRIORITY	N/A	PRIORITY	PRIORITY	NEUTRAL	NO APPETITE	N/A	NO APPETITE
Wind, Solar & Geothermal	N/A	PRIORITY	NEUTRAL	PRIORITY	PRIORITY	NEUTRAL	PRIORITY	NEUTRAL	PRIORITY	NEUTRAL	N/A	NO APPETITE

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INDUSTRY	PD BI MB	GL	PL	EL	EIL	Product Recall	Hazardous Facility Insurance	D&O	CYBER	CRIME	PI	CARGO
AIG Capacity Local Appetites USD M	25 to 500 (Primary, QS and XOL)	up to \$100M	up to \$100M	up to \$100M	up to \$50M	up to \$25M	N/A	15 (Primary)	10 (Primary)	up to \$5M	10 (Primary)	Up to 25
Minimum Insurance Premium	variable	75 000 rubles or 1000 USD						variable	variable	variable	variable	variable
AIG Advantages	<ul style="list-style-type: none"> • Broad coverage • ClaimsFirst philosophy • Engineering Services • Longstanding history • Strength of balance sheet • Multinational 	<ul style="list-style-type: none"> • Professional UW team • Extensive local authority for up to 100m USD • EIL authority for up to 10m USD • Controlled master insurance programs • Extensive underwriting appetites 						<ul style="list-style-type: none"> • Unique claims experience • Professional UW team • S&P rated reinsurance • Multinational capabilities • SME products 				<ul style="list-style-type: none"> • MLCE: Marine Loss Control Engineering • Tailor made solutions with all risk coverage • ClaimsFirst philosophy • Longstanding history • Strength of balance sheet • Multinational
Minimal Information about the Risk	<ul style="list-style-type: none"> • Name / website • Survey reports for key locations (COPE info for office/real estate occupancies) • Breakdown of sum insured per location • 5 years loss history" 	<ul style="list-style-type: none"> • Activity • Turnover • Geography of service • Loss history 	<ul style="list-style-type: none"> • Product • Turnover • Geography of sales • Loss history 	<ul style="list-style-type: none"> • Activity • Employees • Geography of service • Loss history 	Application form	<ul style="list-style-type: none"> • Product • Turnover • Geography of sales • Loss history 	Data in accordance with law	<ul style="list-style-type: none"> • Name / website • Business Activity • Geographical Scope • Total assets • Equity network • Signed & dated no claims declaration • 3 years claims history 	Completed proposal form	<ul style="list-style-type: none"> • Activity • Turnover • Clients structure and geography of service • Number of employees • Loss history 	<ul style="list-style-type: none"> • Name / website • Business activity • Geographical scope • Estimated annual turnover • Signed & dated no claims declaration • 3 years claims history 	<ul style="list-style-type: none"> • Name / website • Business activity • Intrest / description of goods • Conveyance • Geographical scope • Estimated annual turnover • Maximum limit per conveyance • 5 years loss history

Abbreviations:

PD	Property Damage
BI	Business Interruption
MB	Machinery Breakdown
GL	General Liability
PL	Product Liability
EIL	Environmental Impairment Liability
EL	Employers Liability
D&O	Directors & Officers Liability
PI	Professional Indemnity