



Marine: The AIG Advantage

Policy and Cover	Loss Control Engineering	Claims and Service	Size and Scale
• Comprehensive coverage for goods in transit • Flexibility to enhance coverage to include warehouse storage and/or consolidation risk • Adjustable, tailor-made solutions to suit your clients' unique needs	• Largest in-house network of Marine Loss Control Engineering (MLCE) consisting of experienced professionals • Provide your clients with expert guidance on reducing trade and transportation risks and minimising costly delays • Professional loss management advice: – Proactive loss prevention before an incident – Responsive loss control during and after an issue	• Resolve claims in any country, language and currency with our claims service network • Knowledge of international marine insurance law and local regulations • Responsive to clients' claims and queries	• Global and regional footprint, which enables local policy issuance, claims handling and loss control • Leading provider of Controlled Master Programme solutions for multinationals, allowing you to offer your clients seamless global coverage for their risks • Over 90 years' experience of paying claims and serving clients and distributors in Asia

Contractor's Equipment Risk Appetite (as of 1 July 2021)

Class of Business/Type of Equipment	Risk Appetite
Above Ground Mining Equipment	Green
Cargo Handling Equipment except for Ports / Terminals programme	Green
Combine / Harvesting Equipment	Red
Crane Only Schedules	Red
Draglines / Electric Shovels	Red
Fine Art and Specie	Yellow
Logging Equipment	Red
Oil Field Service Contractors	Green
Pipeline Contractors	Green
Ports & Terminals Programme	Green
Street / Road Contractors Excavation Contractors	Green
Utility Service Contractors	Green
Underground Mining Equipment	Red
Warehouse Operators	Green



Marine Cargo Risk Appetite Guide (as of 1 July 2021)

Commodity / Risk	Transit Appetite	Commodity / Risk	Transit Appetite
Alcoholic Beverages	Yellow	Metals – Non-Precious (See individual entries for certain specific metals such as copper, steel, direct reduced iron, etc)	Green
Live Animals	Red	Metals – Precious (Gold, Silver, Platinum etc)	Red
Automobile Parts	Green	Military Goods - Vehicles / Aircraft / Ammunition	Yellow
Automobile, Cars & Vehicles (As Cargo)	Red	Negotiable Documents (Cost of reproducing only - NOT face value)	Green
Books, Periodicals, Newspapers and Magazines	Green	Oil - Crude	Green
Plants / Flowers / Bulbs	Yellow	Oil / Bio-fuel - Refined (Gasoline, aviation fuel, diesel)	Green
Cable (Excluding copper)	Green	Oil - Petrochemical (Other refined products)	Green
Cable Laying	Red	Oils - Edible	Green
Cash in transit - (Notes / Coins)	Red	Ores, Concentrates, Minerals (See individual entries for Cement, Copper, and Ores - Nickel Ore, Iron Ore Fines, DRI)	Green
Cement – Bulk / Bags	Yellow	Ores - Nickel Ore, Iron Ore Fines, DRI	Red
Chemicals – In Bulk (Liquid / Dry)	Green	Paints, Varnishes and Lacquers	Green
Chemicals - special chemicals in bags, drums or dry bulk containers	Green	Paper, Paper Products, and Paper Pulp	Green
Coal	Green	Pharmaceutical / Bio Medical Products - Prescription and/or Temperature-controlled	Green
Cocoa, Coffee, Tea (Raw / Packaged / Finished Products)	Green	Pharmaceutical / Bio Medical Products - Over the counter	Green
Construction Aggregate (Gravel / Sand / Crushed Stones)	Green	Plastics and Synthetic Resins	Green
Consumer Electronics - excluding Mobile Phones, Gaming Machines, Tablets, Computer Processing Units	Green	Project Cargo / Wind Turbines and DSU / ALOP	Green
Computer (commercial use) components / peripherals	Green	Rail Cars / as cargo	Green
Consumer Electronics - Mobile Phones, Gaming Machines, Tablets, Computer Processing Units	Green	Rubber and related products	Green
Containers as Cargo	Red	Satellites	Red
Copper	Yellow	Scrap Metal – Inst. Cargo Clauses C or equivalent only Ferrous Metal Borings, Cuttings, Shavings or Turnings	Green
Cosmetics, Perfume, Cologne	Green	Solar Panels	Green
Cotton (Raw / Unprocessed)	Green	Steel - Coils, sheets, stainless (Excluding rust, oxidation and discolouration)	Green
Fertilisers in Bulk	Yellow	Steel (Including rust, oxidation and discolouration)	Yellow
Fine Art / Antiques / Precious Jewellery / Luxury Watches	Red	Rice / Sugar (Bulk) – Inst. Cargo Clauses C or equivalent only	Yellow
Firearms	Red	Textiles - Raw / Fabrics / Yarns	Green
Fishmeal / Animal Feed	Yellow	Tobacco - Processed Products (Cigarettes, Cigars, etc)	Yellow
Foodstuffs – Frozen / Perishable / Non-Perishable (Containerised)	Green	Tobacco - Raw Leaves	Yellow
Brand New Furniture	Green	Tools - Hand / Portable Tools	Green
Furs, Animal Pelts and Hides	Yellow	Wearing apparel (USD5,000 & below per piece) - Clothing, footwear, watches, eyeglasses, costume jewellery	Green
Glass - all glass products	Green	Wood - Timber including plywood, wood pulp, lumber, wood chips and similar	Green
Grain / pulses - Edible bulk (See individual entry for Cocoa, Coffee, Tea)	Green	Wood - Logs	Yellow
Hospital / Medical Equipment and Consumables	Green		
Household Goods / Personal effects	Red		
LNG / LPG	Green		
Machinery - Containerised	Green		
Machinery - Non containerised	Green		



Marine Liability Risk Appetite Guide (as of 1 July 2021)

Commodity / Risk	Risk Appetite
Freight Handling	
Dry Bulk / Containers	Acceptable Risks
Freight Forwarding	Acceptable Risks
Liquid Bulk Terminals (Loading / unloading and storage)	Acceptable Risks
Liquid Bulk Terminals (Loading/unloading, storage, including mixing and blending and/or products liability)	Acceptable Risks
Passenger Terminals - excluding US / Caribbean	Acceptable Risks
Passenger Terminals - including US / Caribbean	Restricted Risks
Port Authorities (Operating)	Acceptable Risks
Port Authorities (Non-Operating)	Acceptable Risks
Marine Contractors / Subcontractors	
Diving contractors (Excluding BI to own divers)	Restricted Risks
Diving contractors (Including BI to own divers)	Declined Risks
Maintenance and Repair Light (for example. painting, carpentry or similar work)	Acceptable Risks
Maintenance and Repair Heavy (for example, installation, blasting, engine repair, electrical)	Acceptable Risks
Ship Repair Yards	
Small Ship Repair Yards	Acceptable Risks
Large Ship Repair Yards	Acceptable Risks
Ship Repair Yards (Recreational marine)	Acceptable Risks
Vessel Handling	
Wharfingers / Line Handling	Acceptable Risks
Fuelling / Bunkering / Midstream transfer and similar services	Acceptable Risks
Ship Chandlers	Restricted Risks
Pilots Liability	Declined Risks

Legend

Acceptable Risks



Restricted Risks



Declined Risks



Note: Risk appetite always depends on the individual account claims statistics. This is a general guide; accounts are still subject to individual underwriting and acceptance by AIG.

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