



## Marine: The AIG Advantage

Policy and Cover	Loss Control Engineering	Claims and Service	Size and Scale
<ul style="list-style-type: none"> <li>• Comprehensive coverage for goods in transit</li> <li>• Flexibility to enhance coverage to include warehouse storage and/or consolidation risk</li> <li>• Adjustable, tailor-made solutions to suit your clients' unique needs</li> </ul>	<ul style="list-style-type: none"> <li>• Largest in-house network of Marine Loss Control Engineering (MLCE) consisting of experienced professionals</li> <li>• Provide your clients with expert guidance on reducing trade and transportation risks and minimising costly delays</li> <li>• Professional loss management advice:               <ul style="list-style-type: none"> <li>– Proactive loss prevention before an incident</li> <li>– Responsive loss control during and after an issue</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Resolve claims in any country, language and currency with our claims service network</li> <li>• Knowledge of international marine insurance law and local regulations</li> <li>• Responsive to clients' claims and queries</li> </ul>	<ul style="list-style-type: none"> <li>• Global and regional footprint, which enables local policy issuance, claims handling and loss control</li> <li>• Leading provider of Controlled Master Programme solutions for multinationals, allowing you to offer your clients seamless global coverage for their risks</li> <li>• Over 90 years' experience of paying claims and serving clients and distributors in Asia</li> </ul>

## 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
Alcoholic Beverages	Yellow
Live Animals	Red
Automobile Parts	Green
Automobile, Cars & Vehicles (As Cargo)	Red
Books, Periodicals, Newspapers and Magazines	Green
Plants / Flowers / Bulbs	Yellow
Cable (Excluding copper)	Green
Cable Laying	Red
Cash in transit - (Notes / Coins)	Red
Cement – Bulk / Bags	Yellow
Chemicals – In Bulk (Liquid / Dry)	Green
Chemicals - special chemicals in bags, drums or dry bulk containers	Green
Coal	Green
Cocoa, Coffee, Tea (Raw / Packaged / Finished Products)	Green
Construction Aggregate (Gravel / Sand / Crushed Stones)	Green
Consumer Electronics - excluding Mobile Phones, Gaming Machines, Tablets, Computer Processing Units	Green
Computer (commercial use) components / peripherals	Green
Consumer Electronics - Mobile Phones, Gaming Machines, Tablets, Computer Processing Units	Green
Containers as Cargo	Red
Copper	Yellow
Cosmetics, Perfume, Cologne	Green
Cotton (Raw / Unprocessed)	Green
Fertilisers in Bulk	Yellow
Fine Art / Antiques / Precious Jewellery / Luxury Watches	Red
Firearms	Red
Fishmeal / Animal Feed	Yellow
Foodstuffs – Frozen / Perishable / Non-Perishable (Containerised)	Green
Brand New Furniture	Green
Furs, Animal Pelts and Hides	Yellow
Glass - all glass products	Green
Grain / pulses - Edible bulk (See individual entry for Cocoa, Coffee, Tea)	Green
Hospital / Medical Equipment and Consumables	Green
Household Goods / Personal effects	Red
LNG / LPG	Green
Machinery - Containerised	Green
Machinery - Non containerised	Green

Commodity / Risk	Transit Appetite
Metals – Non-Precious (See individual entries for certain specific metals such as copper, steel, direct reduced iron, etc)	Green
Metals – Precious (Gold, Silver, Platinum etc)	Red
Military Goods - Vehicles / Aircraft / Ammunition	Yellow
Negotiable Documents (Cost of reproducing only - NOT face value)	Green
Oil - Crude	Green
Oil / Bio-fuel - Refined (Gasoline, aviation fuel, diesel)	Green
Oil - Petrochemical (Other refined products)	Green
Oils - Edible	Green
Ores, Concentrates, Minerals (See individual entries for Cement, Copper, and Ores - Nickel Ore, Iron Ore Fines, DRI)	Green
Ores - Nickel Ore, Iron Ore Fines, DRI	Red
Paints, Varnishes and Lacquers	Green
Paper, Paper Products, and Paper Pulp	Green
Pharmaceutical / Bio Medical Products - Prescription and/or Temperature-controlled	Green
Pharmaceutical / Bio Medical Products - Over the counter	Green
Plastics and Synthetic Resins	Green
Project Cargo / Wind Turbines and DSU / ALOP	Green
Rail Cars / as cargo	Green
Rubber and related products	Green
Satellites	Red
Scrap Metal – Inst. Cargo Clauses C or equivalent only Ferrous Metal Borings, Cuttings, Shavings or Turnings	Green
Solar Panels	Green
Steel - Coils, sheets, stainless (Excluding rust, oxidisation and discolouration)	Green
Steel (Including rust, oxidisation and discolouration)	Yellow
Rice / Sugar (Bulk) – Inst. Cargo Clauses C or equivalent only	Yellow
Textiles - Raw / Fabrics / Yarns	Green
Tobacco - Processed Products (Cigarettes, Cigars, etc)	Yellow
Tobacco - Raw Leaves	Yellow
Tools - Hand / Portable Tools	Green
Wearing apparel (USD5,000 & below per piece) - Clothing, footwear, watches, eyeglasses, costume jewellery	Green
Wood - Timber including plywood, wood pulp, lumber, wood chips and similar	Green
Wood - Logs	Yellow



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

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

### 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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