COMMERCIAL AUTO | APPETITE GUIDE

Commercial Auto

The Commercial Auto department provides insurance solutions for high quality clients. Our strategy is focused on supporting operations with a proactive safety culture, and a demonstrated record of risk management. Our group is committed to delivering value to our brokers and insureds by providing comprehensive coverage solutions, timely service and claims excellence.

CANADA

The AIG Advantage

CUSTOMIZABLE PRODUCTS

Flexible coverage solutions to provide our clients with peace of mind. Our dedicated underwriting team has extensive knowledge of the commercial auto coverages and will work with clients and brokers to design a program that addresses the full range of auto-related exposures.

COVERAGE CAPACITY

Our strategy is to provide a maximum of $5 million net limits on any qualifying auto opportunity. We can work with our reinsurance partners to find limits excess of $5 million gross capacity on a primary insurance program solution.

CLAIMS MANAGEMENT

AIG Claims has dedicated commercial auto in-house claims experts. Our goal is to get automobiles back on the road while reducing the total cost of a claim occurrence.

OFFERING

- **Primary Auto Liability, Auto**
- **Physical Damage**
- **Garage Auto**
- **Non-Owned Auto**
- **Lessor's Contingent**
- **Excess Auto over ICBC, MPI, SGI**

Risk Appetite (Sample Classes of Business)

BASIC QUALIFYING APPETITE
Fleets consisting of 10 power units or more
Canadian plated commercial vehicles only
Predominantly Canadian mileage and exposure
Primary auto attachment points

TARGET MARKETS
Construction and Contracting
Financial Institutions
Food and Beverage
Manufacturing
Metals and Minerals
Professional Services
Retail
Utilities
Wholesale Distributors

Undesirable Risk Appetite

The following list is intended to cover the classes of business that our commercial auto department at AIG Canada would consider undesirable:

- Passenger hauling for compensation, including buses, transit and ride sharing platforms
- Stand-alone auto with less than 200 power units
- Autonomous vehicles
- Specialty vehicles, including tow trucks
- Private passenger vehicle fleets (vehicles not used for commercial purposes)
- Predominantly aggregate exposures
- Municipal emergency vehicles

Commercial Auto Contacts

Name (click and select all to add)	**Name (click and select all to add)**
Title	Title
Email	Email
Phone	Phone