

COMMERCIAL PROPERTY INSURANCE FOR A DIVERSE RANGE OF CLIENTS



With our depth of technical property underwriting expertise throughout the world, substantial local and international capacity, superb risk engineering capabilities and an unparalleled global network, we provide comprehensive solutions to meet the evolving needs of our clients.

Comprehensive Coverage and Product Breadth

Commercial Property provides coverage for specific market segments, from custom property products and services for small and medium sized enterprises to large commercial capacity that responds to the needs of global corporations.

Commercial Property offers a global portfolio of products and services for all types of businesses, as well as specialty coverages such as Terrorism. Our underwriters offer deep expertise in multiple occupancies, market segments and industries. They bring extensive knowledge to each risk, tailoring coverage to meet a client's unique needs.

Capacity

Commercial Property can offer up to US\$1.5BN in per risk and significant catastrophe capacity worldwide, among the highest limits available in the marketplace today.

As a longtime leader in the property insurance marketplace, including catastrophe property protection, Commercial Property has an unmatched track record protecting the physical assets of businesses from large multinationals to single location enterprises.

Our comprehensive coverage contemplates a full range of exposures from property damage to business interruption to logistics and supply chain risks - globally. Programmes are customised for each business.

Risk Engineering

Our global network of loss prevention engineers offers exceptional in-house risk engineering capabilities and undertakes full, qualified pre-quote inspections for potential clients. They are a rich source of risk management advice which they routinely share with clients and potential clients on-site.

Service and Claims

Close communication between underwriting, risk engineering and claims teams enables clients to receive a seamless response on coverage, risk analysis and settlement decisions. Clients can count on rapid and fair claims settlement through our global claims specialists. Multinational claims are handled by our local claims teams directly with our clients' overseas entities.

Multinational Capabilities

Our experienced Commercial Property team is committed to bringing our collective, worldwide knowledge to benefit each client, from distinctive management services, property loss prevention engineering and claims expertise, in every jurisdiction in which we operate.

Working together, we can help clients navigate through the complexities of multinational programmes providing proper coverage, assisting with regulatory compliance, and delivering excellent service – from engineering, through underwriting, premium flows, claims, risk and captive management, and other services that support their business plans and objectives on a global basis.

Key Sectors

- Comprehensive risk management and loss prevention engineering solutions for clients across segments and occupancies
- Large Limits clients with total insurable values (TIV) over US\$750M
- Middle Market clients with TIV of US\$25 - US\$750M
- Small / Medium Size Enterprises with TIV from NZ\$10M to NZ\$25M
- Coverage provided across a wide range of industry sectors including: Manufacturing, Telecommunications, Public Entities, Education, Healthcare, Real Estate, Retail and other commercial classes.



Bring on tomorrow



www.aig.co.nz

Insurance products and services are provided by AIG Insurance New Zealand Limited, a subsidiary of American International Group, Inc. (AIG). You should read the Policy Wording and Schedule of Benefits and consider these in light of your personal circumstances, prior to making any decision to acquire the product. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. American International Group, Inc. (AIG) is a leading international insurance organisation serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. The information within this brochure is accurate as at May 2014. For additional information about AIG please visit www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIG_LatestNews](https://twitter.com/AIG_LatestNews) | LinkedIn: www.linkedin.com/company/aig