



AIG Commercial Club 2025 – Casualty Part 1

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Casualty in a Nutshell

Insured is legally liable to pay damages to THIRD PARTY due to bodily injury and / or property damage

Overview of Casualty Products

CASUALTY

COMPREHENSIVE GENERAL LIABILITY (CGL)

PUBLIC LIABILITY (PL)

WORKMEN'S COMPENSATION (WC)

EMPLOYERS' LIABILITY (EL)

PRODUCT LIABILITY

AMAZON PRODUCT LIABILITY PROGRAM

CONTAMINATED PRODUCT INSURANCE (CPI)

ENVIRONMENTAL IMPAIRMENT LIABILITY (EIL)

GAS & PETROL STATION LIABILITY

FOOD & BEVERAGE (F&B) EXPRESS

RENOVATION & REMODELING (R&R) EXPRESS

LORRY WORKMEN'S COMPENSATION (LWC)

Agenda

1. CGL / PL
2. CGL vs PL
3. Contract / Agreement
4. Type of Exposures
5. Claims Document
6. Value Proposition
7. CGL / PL Submission
8. Pipeline / Target via myAIG Portal
9. Q & A



**COMPREHENSIVE GENERAL LIABILITY (CGL) /
PUBLIC LIABILITY (PL)**

Comprehensive General Liability (CGL) / Public Liability (PL)



To indemnify the Insured against all sums which the Insured shall become legally liable to pay in respect of third parties :

- (a) Bodily Injury
- (b) Property Damage

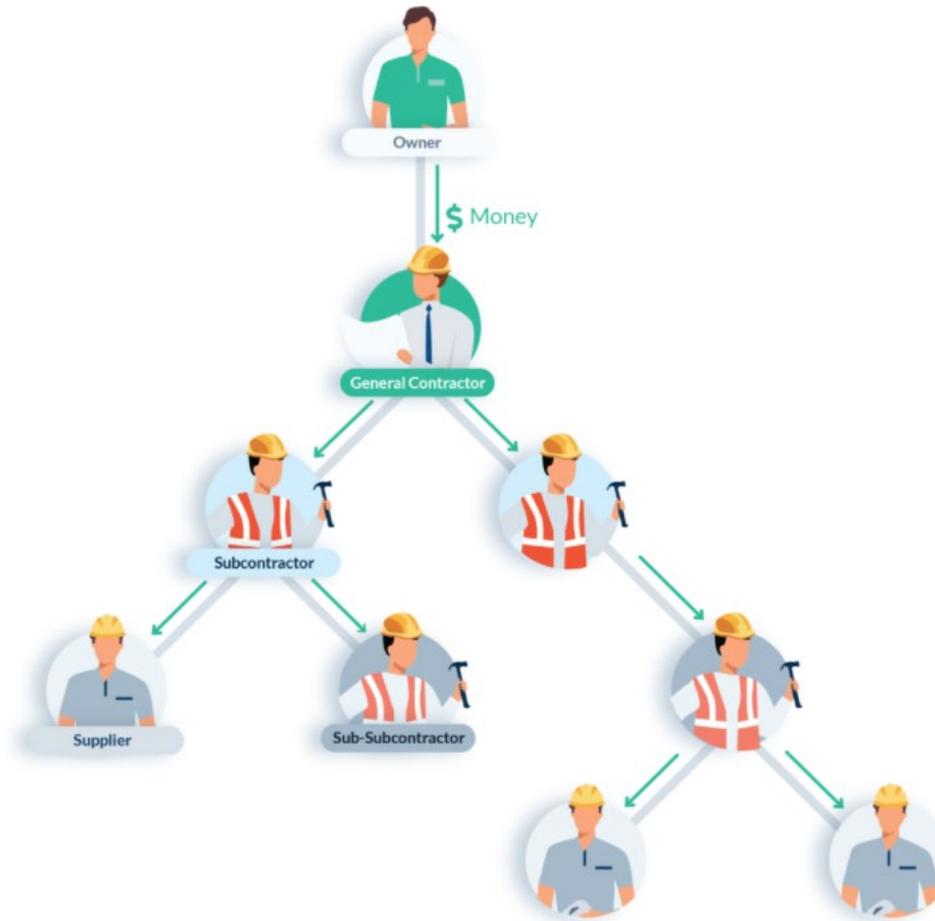
Such as :

- Claimant's Cost
- Legal Fee & Expenses
- Defense Cost

- Can be a premises risk, contract works and/or operational works

Comprehensive General Liability (CGL) / Public Liability (PL)

Regardless of the relationship, any one party involves in any contract, project and/or agreement signed should have own insurance to protect own legal liability



Comprehensive General Liability (CGL) / Public Liability (PL)

CGL can be extended to cover :

Sudden and
Accidental
Pollution

Excess
Automobile
Liability

Additional
Insured

Waiver of
Subrogation

Cross
Liability

Contractual
Liability

Principal
Existing
Property

Products and
Completed
Operations

Care
Custody and
Control

Comprehensive General Liability (CGL) / Public Liability (PL)

PL can be extended to cover :

Sudden and
Accidental
Pollution

Food and Drinks
Poisoning
Liability

Loading and
Unloading
Endorsement

Car Park
Liability

Tenant Liability

Neon /
Advertising
Signs

Strike, Riot and
Civil Commotion

Comprehensive General Liability (CGL) / Public Liability (PL)

General Exclusion :

- x Pure Financial Loss
- x Consequential Loss
- x War and Terrorism
- x Professional Liability
- x Absolute Cyber Risk
- x Communicable Disease
- x Sanction, Embargo and Prohibited Transaction
- x Gradual Environmental Impairment
- x Workmen Compensation and Employers Liability
- x Damage to property worked upon, damage to contract works and materials

Comprehensive General Liability (CGL) / Public Liability (PL)

Underwriting Information Required :



Completed, Dated and Signed Proposal Form

Limit of Liability

Contract Value / Company Turnover

Duration / Period of Insurance

History of Claim for the past 5 years



Contract Document

LOA and Scope of Work

Plan / Schedule / Location of Risk

Insurance & Indemnities Section

Existing / Surrounding Property

Comprehensive General Liability (CGL) / Public Liability (PL)

Screening Entity or Business :

• = Required Field

Profile:	<input type="text" value="-- Select --"/>	• ?
Unique ID:	<input type="text"/>	• ?
Name:	<input type="text"/>	• ?
Town/City:	<input type="text"/>	• ?
Country:	<input type="text" value="-- Select --"/>	• ?
Domicile:	<input type="text" value="-- Select --"/>	• ?
Transaction Type:	<input type="text" value="-- Select --"/>	• ?

Pre-screen **Cancel** **Reset**



Quiz / Question

Quiz / Question 1

What differentiates 1st party coverage from 3rd party coverage?

- I. 1st party covers the Insured's own losses; 3rd party covers liability to others
- II. 1st party covers liability to others; 3rd party covers the Insured's own losses

Answer :

A) I

B) II

Quiz / Question 2

Which of the following is NOT covered by CGL Insurance?

- I. Advertising Liability
- II. Customer injury at your business
- III. Damage to Customer property
- IV. Professional mistakes

Answer :

- A) I
- B) II
- C) III
- D) IV



**COMPREHENSIVE GENERAL LIABILITY (CGL)
VS
PUBLIC LIABILITY (PL)**

Comprehensive General Liability (CGL) vs Public Liability (PL)

Similarities between CGL and PL



Occurrence Basis



Loss must occur within the Policy Period



Notification of loss should be within reasonable time frame

Comprehensive General Liability (CGL) vs Public Liability (PL)

Difference between CGL and PL

CGL	PL
All risk type of cover and what is not excluded is deemed to be included	Generally, if coverage is not extended then it will be excluded (including those extension for CGL)
The company is obligated and have the right and duty to defend any suit against the Insured	The Company have the right to take over and conduct the defense / settlement of any claim but not obligated to
Territorial extend to onshore and/or Offshore and within or outside of Malaysia excluding US / Canada & US Sanction Countries	Territorial limited to onshore / LOR and within Malaysia only
Jurisdiction depends on Territorial and able to be extended to Worldwide excluding US / Canada & US Sanction Countries	Jurisdiction limited to Malaysia only

Comprehensive General Liability (CGL) vs Public Liability (PL)

Recommendations

PUBLIC LIABILITY

- Office / Premises Risk
- Retails / Shopping Mall
- Inn / Motel Owner
- Condominium
- Restaurants
- Contractors in Renovation / Repair / Installation

COMPREHENSIVE GENERAL LIABILITY

- All categories listed in Public Liability
- Energy and/or Construction service providers
- Manufacturing (including import and/or export) segments
- Hotel Owner / Chain

CONTRACT / AGREEMENT

Procedural steps leading to Production

Energy and/or Construction



Sample of basic/simpler version

40. INSURANCE

40.1 CONTRACTOR shall without undue delay notify COMPANY in the event of any death, serious injury or major property damage.

40.2 CONTRACTOR shall carry and maintain in force at least the following insurances and amounts:

40.2.1 Workers' Compensation and/or Employers' Liability

For all its employees engaged in performing WORK, workers' compensation and/or employers' liability insurance or similar social insurance in accordance with applicable LAW which may apply to those employees.

40.2.2 Comprehensive General Liability

Its normal and customary comprehensive general liability insurance coverage and policy limits or at least US Dollars One Million [1,000,000] whichever is greater providing coverage for injury, death or property damage resulting from each occurrence.

40.2.3 Automobile Liability

Automobile liability insurance covering owned, non-owned and rented automotive equipment with policy limits of at least US Dollars One Million [1,000,000] coverage or as required by LAW whichever is greater for injury, death, or property damage resulting from each accident.

40.2.4 Inland Waters

If CONTRACTOR performs WORK on inland waters in the United States of America, endorsements to the Workers' compensation policy:

- a. extending coverage to all employees engaged in performing WORK subject to the US Longshoremen's and Harbor Workers' Compensation Act,
- b. stating that a claim made against COMPANY and/or its underwriters by an employee of CONTRACTOR based on the doctrine of "borrowed servant" shall, for the purposes of this insurance, be treated as a claim arising under CONTRACTOR's policy, and
- c. stating that a claim "in rem" shall be treated as a claim against the insured.

40.2.5 Offshore

If CONTRACTOR performs WORK on offshore waters in the United States of America, endorsements (Amendment to Coverage B endorsement - maritime) to the worker's compensation policy:

- a. extending coverage to include maritime coverage providing limits of at least US Dollars Five Million [5,000,000] per accident, and
- b. extending coverage under the US Longshoremen's and Harbor Worker's Compensation Act to include coverage of the Outer Continental Shelf Lands Act.

Workers' Compensation and/or Employer's Liability

For all its employees engaged in performing WORK, workers' compensation and/or employer's liability insurance or similar social insurance in accordance with applicable LAW which may apply to those employees

Comprehensive General Liability

Its normal and customary comprehensive general liability insurance coverage and policy limits or at least US Dollars One Million [1,000,000] whichever is greater providing coverage for injury, death or property damage resulting from each occurrence.

Automobile Liability

Automobile liability insurance covering owned, non-owned and rented automotive equipment with policy limits at least US Dollars One Million [1,000,000] coverage or as required by LAW whichever is greater for injury, death, or property damage resulting from each accident.

Sample of US version

11.5 **NO COMPANY OBLIGATIONS.** Company incurs no obligation under this Section 11 to Contractor, any Released Contractor or any other Person. Contractor defends and indemnifies Company from any Claims arising out of this Section 11.

12. INSURANCE

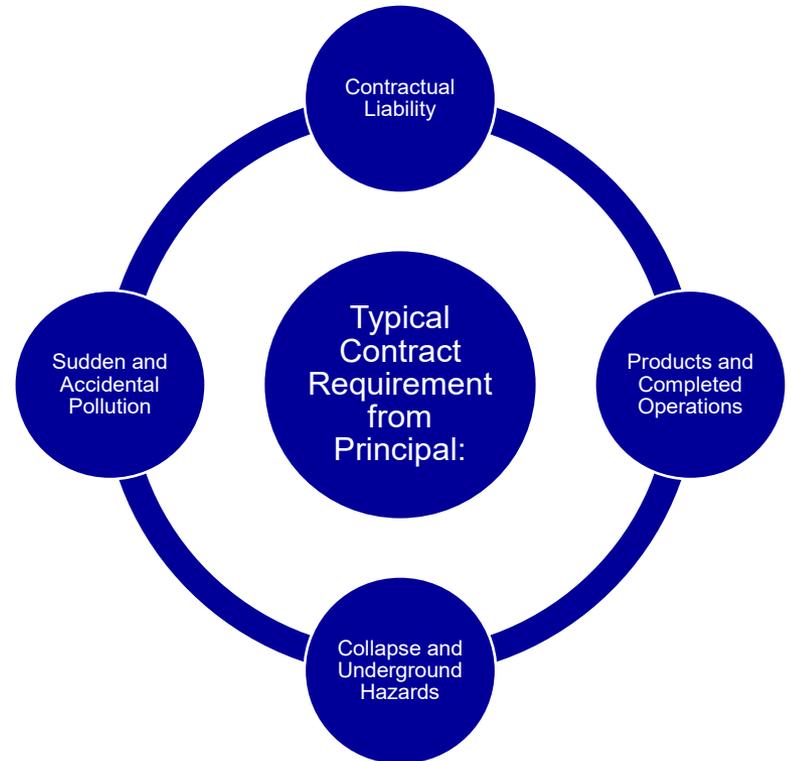
12.1 Neither the minimum policy limits of insurance required of Contractor under this Section 12 nor the actual amounts of insurance maintained by Contractor under its insurance program limit or reduce Contractor's liability and indemnity obligations in this Contract.

12.2 Contractor shall maintain the following insurance and all other insurance required by applicable law:

- (A) Workers' Compensation as prescribed by applicable laws where the Services are performed and, if applicable, the states, provinces and/or countries of residence of Contractor Group personnel performing the Services.
- (B) Employer's Liability Insurance with policy limits which shall not be less than US\$1,000,000 or its currency equivalent combined single limit per occurrence. Contractor has the option of including this type of insurance with that required in Section 12.2(C).
- (C) Commercial General Liability (Bodily Injury and Property Damage) Insurance, including the following supplemental coverages: Contractual Liability to cover the liabilities assumed in this Contract; Products and Completed Operations; Explosion, Collapse and Underground Hazards; and Sudden and Accidental Pollution. The policy territory coverage must include all areas where the Services are to be performed. The policy limits must not be less than US\$1,000,000 or its currency equivalent combined single limit per occurrence.
- (D) Automobile Bodily Injury and Property Damage Liability Insurance extending to all vehicles provided by Contractor in the performance of the Services. The policy limits for this insurance must be the higher of the amount required by applicable law or US\$300,000 or its currency equivalent combined single limit per occurrence.
- (E) Intentionally deleted
- (F) If performance of the Services requires Contractor to use aircraft (including helicopters), Contractor shall maintain or require owners of aircraft to maintain Aircraft Liability (Bodily Injury (including liability to passengers) and Property Damage) Insurance with a combined single limit of not less than US\$25,000,000 or its currency equivalent per occurrence.

12.3 Policy Endorsements.

- (A) Contractor shall, or shall cause its insurer to, provide Company with thirty days' notice before canceling or making a material change to an insurance policy required by Section 12.2.
- (B) Waivers of subrogation in favor of Indemnitees must be included in the Workers' Compensation insurance policies required by Section 12.2(A).



Sample of MY version

Clause	Change(s)
<i>Clause 14 – Insurance</i>	
<p>Clause 14 - Insurance</p>	<p>Delete Clause 14 in its entirety and replace as follows:</p> <p>14.1 Without limiting the Contractor’s responsibility, the Contractor shall insure and maintain, at its own cost, in the joint names of the Employer, the Contractor, its Subcontractors and other interested parties for their respective rights and interests, the insurance policies as listed in Sub- Clause 14.3. Notwithstanding the above, PTP may at its own discretion exercise its right to insure and maintain the insurance under Clause 14.3 at its own cost in which Clause 14.2 and 14.9 shall be applicable</p> <p>14.2 The Contractor shall comply and ensure that its Subcontractors comply with the terms and conditions of the aforementioned insurance and the procedures for claims notification and administration thereunder and shall do nothing nor omit to do anything, which might render the insurance voidable.</p> <p>14.3 The Contractor shall take out and maintain throughout the Contract or termination of the Contract, the insurance policies as listed below:</p> <p>a) Contractor’s All Risk covering the followings:</p> <p>(i) the Accepted Contract Amount ; and</p> <p>(ii) Principal’s Existing properties / Surrounding Property and/or Property Held in Care, Custody or Control by the Insured and /or property work upon in the sum of not less than Ringgit Malaysia Five Million (RM5,000,000) or such other amount which would be deemed adequate coverage considering the nature of the Works, for each every incident and unlimited throughout the contract period; and</p> <p>(iii) Third Party Liability Insurance in the sum of not less than Ringgit Malaysia Five Million (RM5,000,000) or such other amount which would be deemed adequate coverage considering the nature of the Works, for each and every incident and unlimited throughout the Contract, to cover any accidental bodily injury to third party and accidental loss or damage to third party’s property.</p> <p>b) Workmen’s Compensation Insurance in the sum of not less than the Common Law Liability Limit of Ringgit Malaysia One Million (RM1,000,000) or such other amount which would be deemed adequate coverage considering the nature of the Works; and/or</p> <p>c) Hull and Machinery for full replacement for each and every incident without limitation on the number of incidents throughout the insurance period; and/or</p> <p>d) Protection and Indemnity for each and every incident without limitation of number of incidents for an amount not less than RM2,000,000.00; and/or</p>



Sample of Pollution requirement

18.5 Pollution

18.5.1 CONTRACTOR shall indemnify and hold harmless COMPANY GROUP and PETRONAS from and against such liability resulting from pollution or for cost incurred or payments

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made by COMPANY to control or clean up the pollutant or to prevent the threat of pollution or as compensation for damage suffered by others from any pollution originated from facilities or wells, where applicable, owned or operated by COMPANY arising from CONTRACTOR GROUP's performance of the WORK under this CONTRACT.

CONTRACTOR's indemnity herein shall not exceed Ringgit Malaysia Nineteen Million (RM19,000,000) for any one occurrence provided however, that if such pollution is the result of GROSS NEGLIGENCE and/or WILFUL MISCONDUCT of CONTRACTOR GROUP, then in each such instance CONTRACTOR shall fully indemnify and hold harmless the COMPANY GROUP and PETRONAS.

18.5.2 The indemnity addressed in Article 18.5.1 shall include all control and/or clean-up costs, and/or claims related to any such pollution.

18.5.3 CONTRACTOR shall protect, indemnify and hold the COMPANY and PETRONAS harmless from and against all liability for pollution emanating from the CONTRACTOR EQUIPMENT and/or property arising out of the WORK performed hereunder and shall reimburse COMPANY for all control and/or clean-up costs, and/or claims related to any such pollution. CONTRACTOR undertakes that equipment or rubbish in any form originating from the WORK will not be dumped overboard.

TYPE OF EXPOSURES

Type of Exposures

Injury exposures

**Death, Bodily Injury, Illness and/or
disease to :**

Own Workers

**Principal's
Workers**

**Other
Contractor's
Workers**

**Passer By/
Visitors**

Type of Exposures

Property damage exposures

Physical Damage to or destruction of tangible property including resulting loss of use of that property of :

**Principal's
Property**

**Other
Contractor's
Property**

**Passer By/
Visitor's
Property**

Type of Exposures

Causes to injury and/or property damage

Hot Works

Loading & Unloading of Vessels

Crane Accidents

Pipe Laying

Transport Accidents

Blowouts

Positioning

Quiz / Question

Quiz / Question 3

CGL / PL policy covers liability for which of the following loss exposure?

- I. Bodily injury of an employee of the Insured arising out of and in the course of employment
- II. Bodily injury of a customer injured by a defective product produced by the Insured

Answer :

- A) I
- B) II
- C) I and II
- D) neither I nor II



Quiz / Question 4

What is a common example of CGL / PL insurance claim?

- I. Damage to personal vehicle
- II. Healthcare costs
- III. Loss of personal jewelry
- IV. Customer slips and fall accidents

Answer :

- A) I
- B) II
- C) III
- D) IV



CLAIMS DOCUMENT

Basic documents require for CGL / PL



a. If relating to Property Damage

1. Incident report
2. CCTV footage (in CD or external storage device)
3. Copy of Police report lodged by the claimant
4. Copy of Police report lodged by the Insured
5. Witness statement, if available – from other patrons or employees
6. Copy of Claimant's NRIC
7. Copy of the repair / replacement invoice
8. Photographs depicting before and after replacement of the property
9. Documents pertaining to ownership of the damaged property
i.e. Copy of registration card or purchase invoice

b. If relating to Bodily Injury

1. Incident report
2. CCTV footage (in CD or external storage device)
3. Copy of Police report lodged by claimant
4. Copy of Police report lodged by Insured
5. Witness statement, if available – from other patrons or employees
6. Copy of claimant's NRIC
7. Copy of medical report
8. Copy of medical invoices
9. Copy of medical receipts
10. Copy of medical leaves certificates

VALUE PROPOSITION

Value Proposition

Key Points :



Tailored-made wording –
ISO, PCA, WELCAR,
Manuscript Wording
(Occurrence and/or Claims
Made)



Experienced Claims Team
with familiarize on product
and claims handing



Experienced Team members
locally with Regional
supports/expertise



Multinational Platform with
global footprints

CGL / PL SUBMISSION

Basic Needs of Submission

Minimal UW info:

Producer Code : :	
Insured (Full Name) Address : :	
Additional Insured (Full Name) Address : :	
Contract Title : Scope of Work : Est. Contract Value : :	
Period of Insurance : Maintenance Period :	<i>(N/A for annual policy)</i>
Territorial Limit :	
Jurisdiction :	



Basic Needs of Submission

Additional UW info :

<input type="checkbox"/> Comprehensive General Liability Insurance <i>(tick if applicable, completed proposal form prior binding)</i>	
Limit of Indemnity	:
Surrounding & Existing Property (DTEP)	: <i>What's the property surrounding the area? Any existing structure?</i>
Care, Custody and Control (Itemize)	: <i>What's the item under insured care? What's the value of the item?</i>
Sudden & Accidental Pollution	: <i>Onshore or <u>Offshore</u>? Nearby river or sea? Please provide <u>report</u> on EIA or ERP.</i>
Product & Completed Operations	: <i>What's the products or services to be covered? (Max period 2-3mths after hand-over)</i>
Automobile (Excess)	: <i>What's the motor or equipment? How many of them? If there's a listing pls provided</i>

PIPELINE / TARGET

myAIG Portal

AIG Tools

Why AIG?

At AIG, we provide fit-for-purpose products and comprehensive support for agents and partners. Collaborate with us to deliver security, guidance, and resilience to customers.

[Explore](#)



[A&H and Travel Claim](#)

Access A&H and Travel Claim

[Capture a Lead](#)

Generate business by capturing leads

[Commercial Claims](#)

Access Claim forms across Commercial Lines

[Merimen](#)

Inquire and Track Auto Claims

[myFiles](#)

View Renewal Notices, Policies and Tax Statements

[Personal Claims](#)

Submit and Track Claims Across Personal Lines

[Accident & Health](#) | [Auto](#)

[PRIME](#)

Transact policies and pay online

[SME Quote](#)

Create & Bind a Quote for New Business

[SME Transact Dashboard](#)

Track the Status of SME Transactions: In Progress, Referrals and Renewals

[Travel](#)

Access AIG T-Link travel policy issuance



myAIG Portal

Customise “I want to” Quick Links

Note: Select at least 2 and up to 6 links to view.

Maximum 6 links selected.

 Launch myFiles	<input checked="" type="checkbox"/> 
 Launch PRIME	<input checked="" type="checkbox"/> 
 Create SME Quote	<input checked="" type="checkbox"/> 
 Launch Travel	<input checked="" type="checkbox"/> 
 Launch Merimen	<input checked="" type="checkbox"/> 
 A&H and Travel Claim	<input checked="" type="checkbox"/> 
 Access Commercial Claim	<input type="checkbox"/> 
 Access Personal Claim	<input type="checkbox"/> 
 Capture a Lead	<input type="checkbox"/> 
 Launch SME Transact Dashboard	<input type="checkbox"/> 
 Submit Accident & Health Claim	<input type="checkbox"/> 
 Submit Auto Claim	<input type="checkbox"/> 

[Reset to Default Links](#)

Cancel

Save



myAIG Portal

You are signed into the user account LEE YONG SHING (AIG Malaysia Insurance Berhad). Proceed with caution.

Tools Help



Dashboard Highlights Customers Products



Search by Claim #, Customer ID, Customer Name, Policy # or Vehicle #

Capture a Lead

+ Lead

Capture a Lead

Prospect Name *

Enter prospect name

Line of Business *

Please select...

Type of Industry

Enter industry type

Estimated Premium (MYR) *

Enter estimated premium

Source *



New Client



Existing Client

Status

Enter status

Remark

Enter remark

Cancel

Continue



myAIG Portal

Step by Step :

Please follow the below simple steps to access “Capture a Lead”.

1. Login to myAIG
2. Navigate to “Tools”
3. Select “Capture a Lead”
4. Alternatively, agent may also choose to customize “I want to” quick links and place “Capture a Lead” at the Dashboard
5. At the “Capture a Lead” page, the previously entered leads will be displayed (if any)
6. Click on “+ Lead” to insert a new lead/pipeline
7. Click “Continue” to save it.



Q & A