



AIG Commercial Club 2025 – Casualty Part 2

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Casualty PCM

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Recap – Casualty Part 1

CGL / PL

Coverage Highlights

- Operative Clause / Trigger Points
 - Legal Liability Chains
 - Extension / Exclusion
 - Possible Exposures
-

Important Documents

- Proposal forms
 - Contract Documents
 - Screening and UW Information on Extension
 - Case Template and Claims Submission
-

High-Level Comparison

- Similarity
 - Differences
 - Contracts Type / Version
 - Value Proposition
-

Useful Resources

- myAIG Portal
- Pipeline / Targeting
- Cross-sell





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. WC / EL
2. SOCSO vs WC vs EL
3. Contract / Agreement
4. Type of Exposures
5. Claims Document
6. Value Proposition
7. WC / EL Submission
8. Pipeline / Target via GL / PL Prospects or myAIG Portal
9. Q & A

WORKMEN'S COMPENSATION (WC) / EMPLOYERS' LIABILITY (EL)

Workmen's Compensation (WC) / Employers' Liability (EL)



WORKMEN'S COMPENSATION (WC)

An employer may be legally liable to provide compensation to his workers and their dependents for personal injury / death by accident arising out of and during the course of employment.

Under the Malaysia Workmen Compensation Act 1952 covers the employer for medical expenses, lost of wages and funeral expenses. WC provides statutory benefits compensation.

Common Law extension provides cover to employer for claims other than WC statutory benefits.

EMPLOYERS LIABILITY (EL)

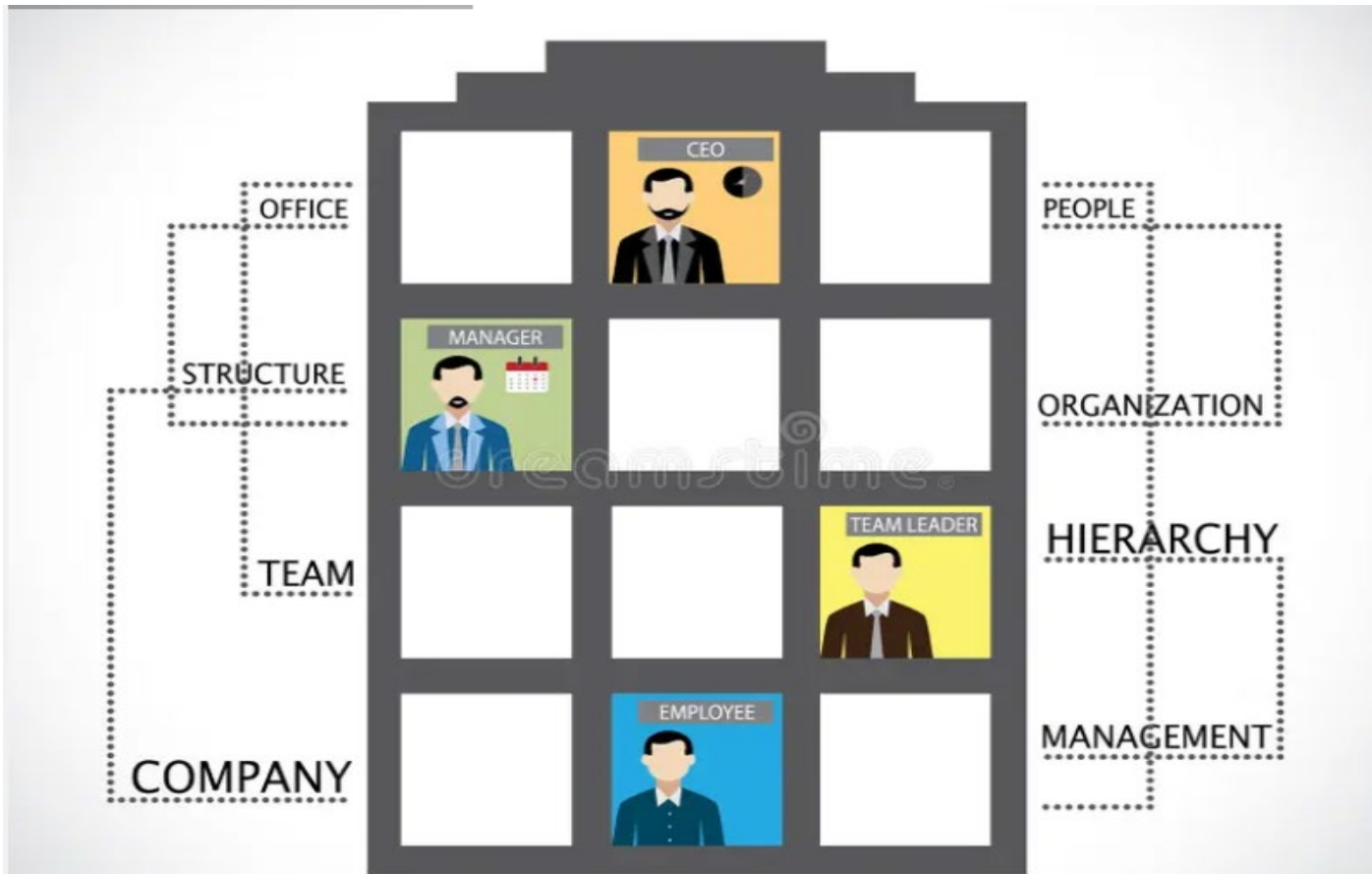
Indemnifies the insured (EMPLOYER) against all sums for which the insured shall be liable at Common Law.

Employees bring an action against the employer for negligence.

It also covers associated costs such as claimants' legal fees and the costs of defending the action (defense cost).

Workmen's Compensation (WC) / Employers' Liability (EL)

Coverage for Employers who are liable to compensate their employees who suffer work-related injuries or illness on medical expenses and/or loss of wages



Workmen's Compensation (WC) / Employers' Liability (EL)

WC / EL can be extended to cover :

Common Law
Liability
Endorsement*

Employee to
Employee
Clause*

Overseas Visit
by Director
and/or Officer
Clause

Work Away
Risks Clause

Automatic
Inclusion /
Deletion Clause

Workmen's Compensation (WC) / Employers' Liability (EL)

General Exclusion :

- x Pure Financial Loss
- x Consequential Loss
- x War and Terrorism
- x Absolute Cyber Risk
- x Communicable Disease
- x Sanction, Embargo and Prohibited Transaction
- x Asbestos and Silica Exclusion
- x Absolute Lead Exclusion

Workmen's Compensation (WC) / Employers' Liability (EL)

Underwriting Information Required :



Completed, Dated and Signed Proposal Form

Common Law Limit
Payroll / Wages
Nationality & Number of Workers
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

Workmen's Compensation (WC) / Employers' Liability (EL)

Screening Individual :

• = Required Field

Profile:	<input type="text" value="-- Select --"/>	• ?
Unique ID:	<input type="text"/>	• ?
Title:	<input type="text" value="-- Select --"/>	• ?
First Name:	<input type="text"/>	• ?
Surname:	<input type="text"/>	• ?
Town/City:	<input type="text"/>	• ?
Country:	<input type="text" value="-- Select --"/>	• ?
Nationality:	<input type="text" value="-- Select --"/>	• ?
Date of Birth:	<input type="text" value=""/> <input type="button" value="📅"/> (dd/mm/yyyy)	• ?
Transaction Type:	<input type="text" value="-- Select --"/>	• ?

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

Quiz / Question

Quiz / Question 1

AIG could offer policies where WC and/or EL as standalone policy; combined policy of WC and EL; as well as EL extension under GL?

Answer :

A) True

B) False

Quiz / Question 2

Which of the following types of injuries and illnesses are covered by WC / EL Insurance?

- I. Injuries from accidents at home
- II. Sports injuries
- III. Illnesses from personal activities
- IV. Injuries from accidents at work

Answer :

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



Quiz / Question 3

Is Employment Practices Liability (EPL) coverages the same as Employers' Liability (EL)?

Answer :

A) Yes

B) No

**SOCSSO vs WORKMEN'S COMPENSATION (WC) vs
EMPLOYERS' LIABILITY (EL)**

Workmen's Compensation (WC) / Employers' Liability (EL)



1. **Injury benefits:** Coverage for accidents that occur at the workplace or while commuting
2. **Disability benefits:** Temporary or permanent income support due to injury or illness
3. **Invalidity pension:** Financial assistance for employees who suffer from chronic illnesses or health conditions unrelated to work that prevent them from continuing employment
4. **Dependents' benefits:** Payouts to the family if an employee passes away
5. **Employment Insurance System (EIS):** Income support and job placement services for retrenched workers

Workmen's Compensation (WC) / Employers' Liability (EL)

Types of Workers' Compensation Benefits

- Temporary Total disablement & Temporary Partial Disablement (*up to 5 years*)
- Medical Reimbursement
 - *Ward charges including surgical ward treatment fee*
 - *Operation fees*
 - *X-ray fees*
 - *Other electrical therapeutic charges*
- Permanent Partial Disablement
- *Condition of average applies for under insurance of more than 20%*

Workmen's Compensation (WC) / Employers' Liability (EL)

Benefits of Employer Liability Insurance

- a) Employee Legal Liability (*Protection against employee lawsuits*)
- b) Legal Defense Cost (*Financial protection*)
- c) Compliance with regulations and/or contract obligation
- d) Work-related injury settlements (*Peace of mind*)

CONTRACT / AGREEMENT

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:

- extending coverage to all employees engaged in performing WORK subject to the US Longshoremen's and Harbor Workers' Compensation Act,
- 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
- 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:

- extending coverage to include maritime coverage providing limits of at least US Dollars Five Million [5,000,000] per accident, and
- 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:

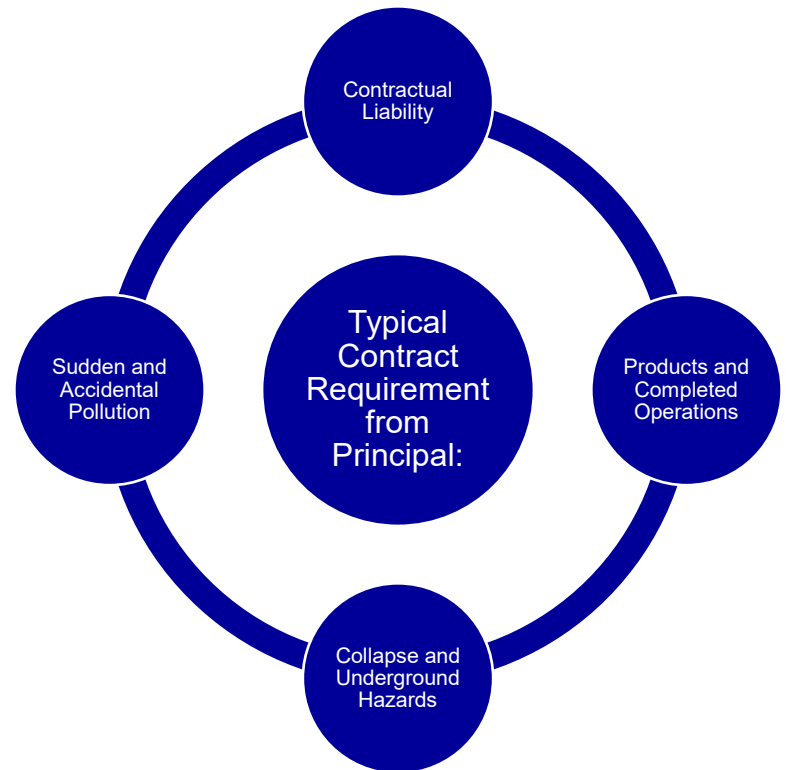
- (A) Workers' Compensation as prescribed by applicable laws where the Services are performed and, if applicable, the states, provinces and/or countries of residence of Contractor Group personnel performing the Services.
- (B) Employer's Liability Insurance with policy limits which shall not be less 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).

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> <ul style="list-style-type: none"> (i) the Accepted Contract Amount ; and (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 (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>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>

TYPE OF EXPOSURES

Type of Exposures

Injury exposures

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

**Permanent
Workers**

**Temporary
Workers**

**Contract
Workers**

Freelancer

Type of Exposures

Property damage exposures

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

**Permanent
Workers'
Property**

**Temporary
Workers'
Property**

**Contract
Workers'
Property**

**Freelancers'
Property**

Type of Exposures

Causes to injury and/or property damage

Slips, Trips and Falls

Human Errors

Traffic Accidents

Acts of Violence in Workplace

Inadequate Safety Measurement

Unsafe Working Conditions

Equipment Failure

Quiz / Question

Quiz / Question 4

What is the most common (at highest %) cause of injury at work?

- I. Slips, Trips and Falls
- II. Handling, Lifting or Carrying
- III. Struck by a moving object
- IV. Falls from height

Answer :

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

Quiz / Question 5

Which of the following is covered under EL policy?

- I. Legal Fees
- II. Medical Expenses
- III. Lost of Wages
- IV. Death

Answer :

- A) I, II and IV
- B) I, III and IV
- C) All the above
- D) None of the above



Quiz / Question 6

What are the basic documents needed for WC / EL claims submission?

- I. Employment Letter / Contract
- II. Pay slips
- III. Police Report
- IV. Internal incident Report

Answer :

- A) I and II
- B) III
- C) IV
- D) All the above

CLAIMS DOCUMENT

Basic documents require for WC / EL

c. If relating to WC / EL

1. employment letter of the deceased
2. pay slips of the last 6 months of the deceased
3. copy of the death certificate
4. copy of the post mortem report of the deceased
5. copy of the police reports made pertaining to this incident
6. copy of the police outcome of this incident
7. internal incident report prepared by the medic team on board
8. letter from the next of keen holding the insured responsible for this incident
9. documents on proof relationship of the claimants with the deceased (birth cert, marriage cert and etc)
10. exchanges of correspondences between the insured and the deceased family pertaining to the claim



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

WC / EL 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"/> Workmen's Compensation &/or Employer's Liability Insurance <i>(tick if applicable, completed proposal form prior binding)</i>	
Common Law Liability	: <i>(N/A for WC only)</i>
Est. Wages	:
Nationality of Workers	:
Number of Workers	:
Coverage on Divers	: <ol style="list-style-type: none"> 1. <i>Estimated Number of Divers Involved</i> 2. <i>Divers Nationality</i> 3. <i>Divers Age Range</i> 4. <i>Minimum Diving Experience</i> 5. <i>Maximum Number of Divers involved at any one time</i> 6. <i>Average Number of Divers involved at any one time</i> 7. <i>Maximum Diving Dept at any one time</i> 8. <i>Average Diving Dept at any one time</i> 9. <i>Frequency of Diving per day / week / month</i> 10. <i>Average Time Duration of Diving at any one time</i> 11. <i>Location of Diving</i> 12. <i>Estimated Annual Wages for All Divers Involved</i> 13. <i>Detail Scope of Work for Divers</i> 14. <i>Any Medical Examination Certificate for Divers</i>

15. *Do the Divers belong to any Professional / Association Members?*



PIPELINE / TARGET

CGL / PL Prospects

Cross-sell Target :

Industries in Malaysia

From sources across the web



Manufacturing



Construction



Pharmaceuticals



Aerospace



Animal husbandry



Education



Finance



Health technology



Apparel Specialist



Business services



Renewable energy



Health care



Hospitality



Mining and quarrying



Palm oil



Retail



Wood Technologies



Electronics



Petroleum production



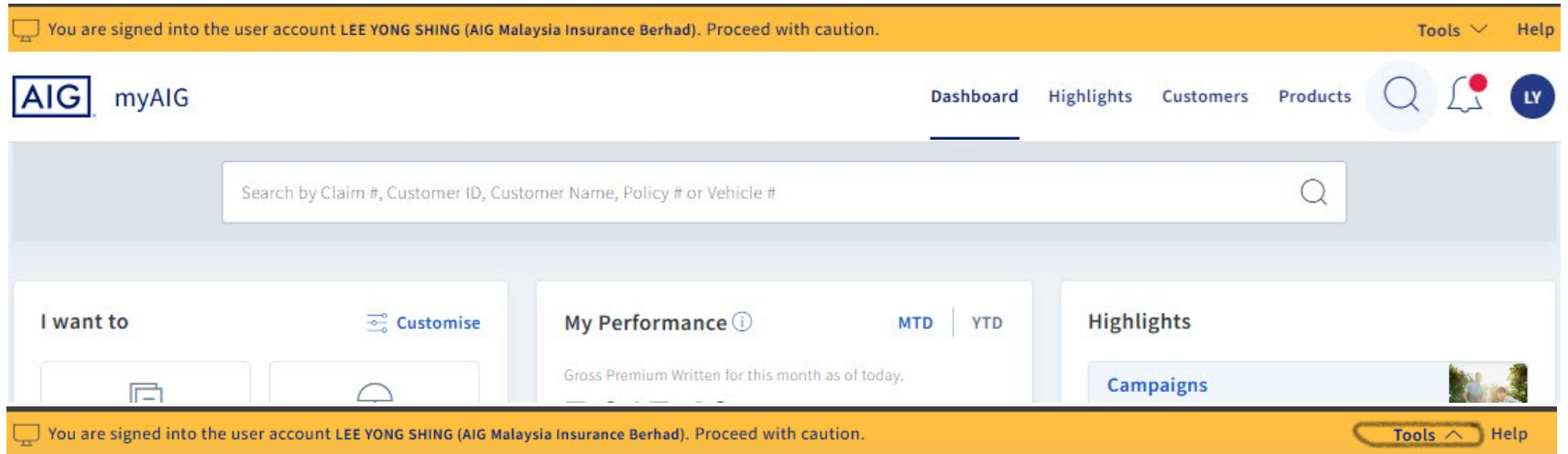
Food industry in Malaysia



IT business



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

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