



AIG Commercial Club 2025 – Casualty Part 3

August 2025

Kelly Lim

Casualty PCM

Kelly.Lim@aig.com

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Recap – Casualty Part 2

WC / EL

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

- Benefits
 - Contracts Type / Version
 - Value Proposition
-

Useful Resources

- myAIG Portal
- Pipeline / Targeting
- Cross-sell Industry





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)

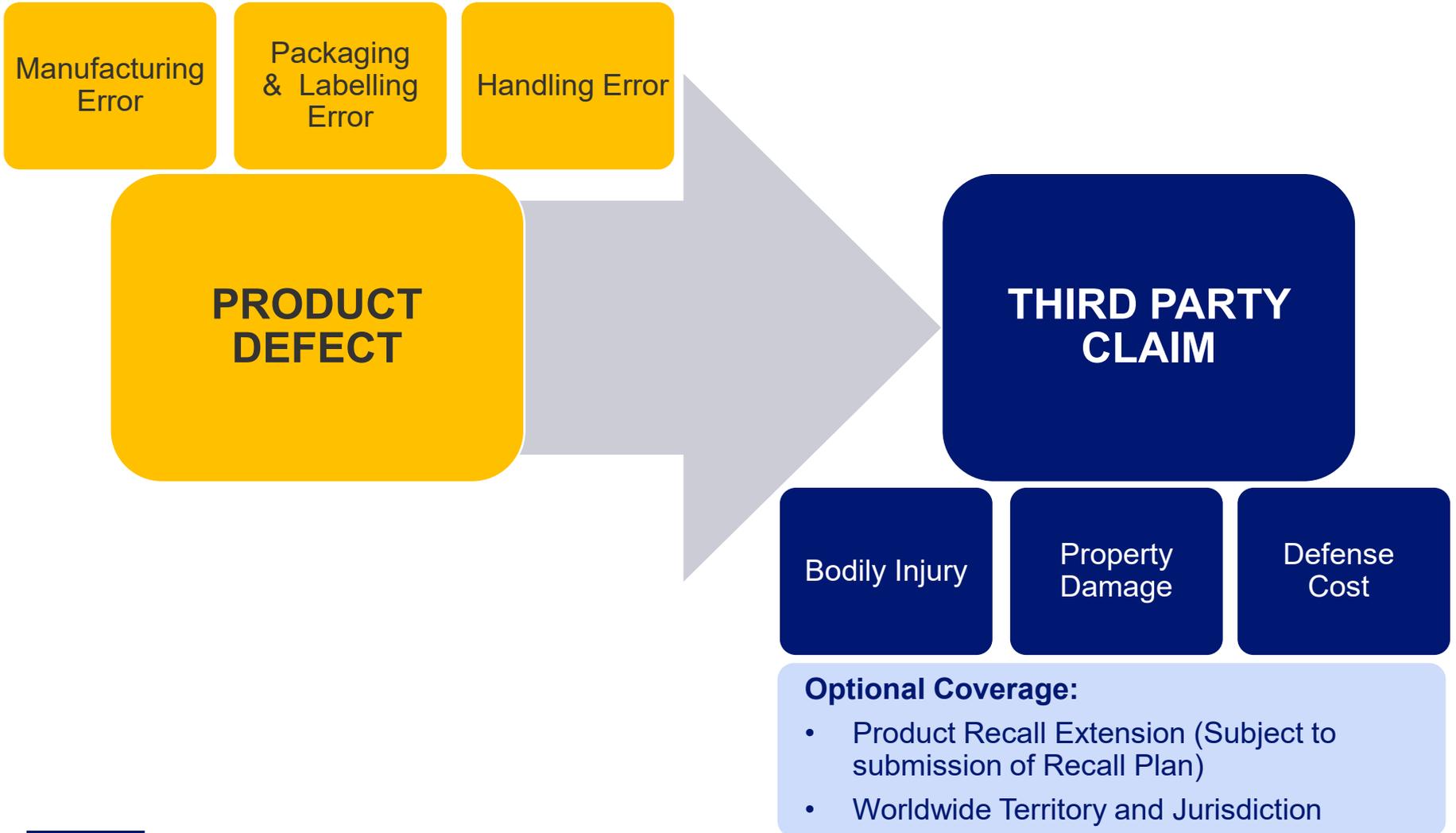
Agenda

1. Product Liability
2. Amazon Product Liability Program
3. Risk Appetite
4. Type of Exposures
5. Claims Process and Practice
6. Value Proposition
7. Pipeline / Target
8. Q & A

PRODUCT LIABILITY

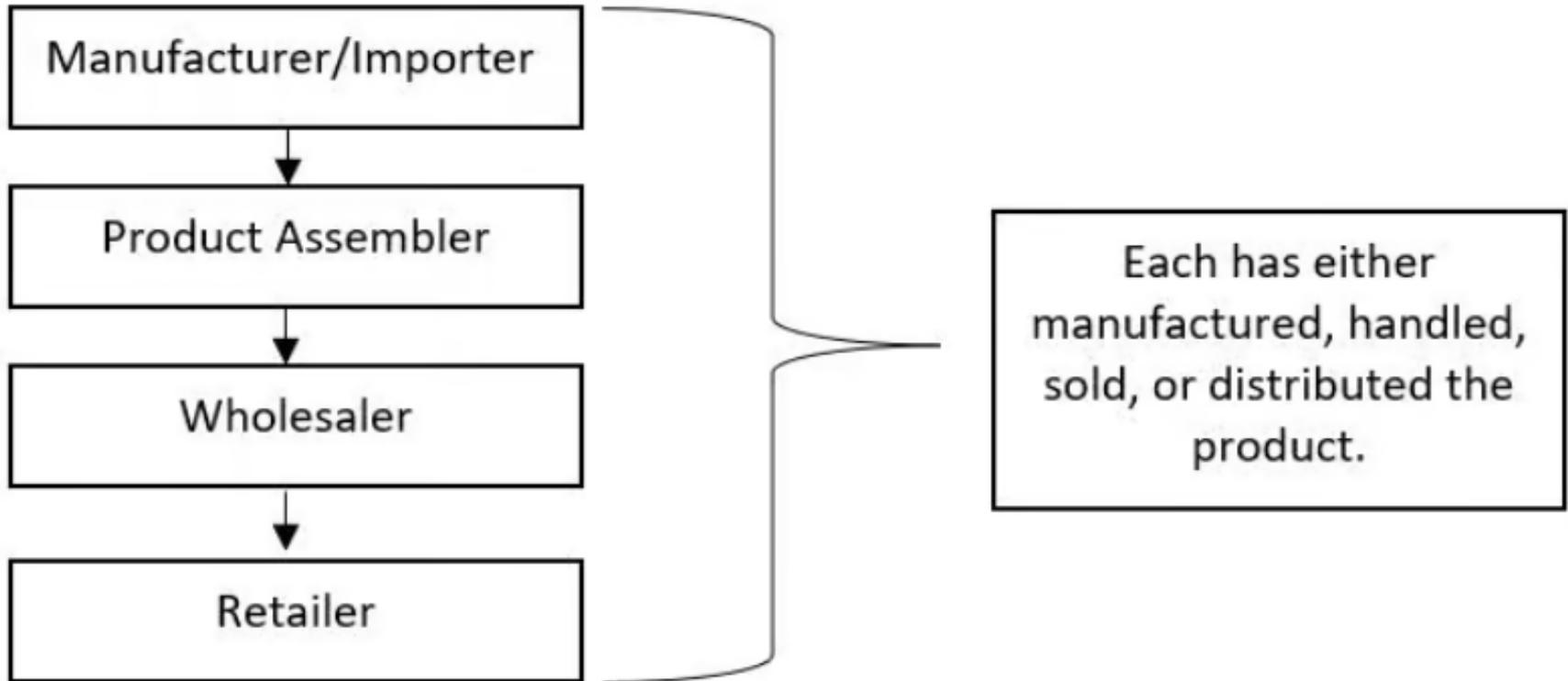
Products Liability

Coverage



Product Liability

Likely the entire supply and distribution chain should be purchasing insurance coverage under the product liability policy for respective legal liability



Product Liability

Product Liability can be extended to cover :

Occurrence
and/or Claims
Made Wording

Embedded
Product Recall

Overseas Visit
by Director
and/or Officer
Clause

Defense Cost In
Addition

Vendor
Extension

Jurisdiction to
Worldwide
including US /
Canada

Product Liability

General Exclusion :

- x Pure Financial Loss
- x Consequential Loss
- x War and Terrorism
- x Sanction, Embargo and Prohibited Transaction
- x Product Failure
- x Product Tampering
- x Banned or Declared Unsafe Products and Ingredients
- x Products Warranties and Guarantees

Product Liability

Underwriting Information Required :



Signed and Dated AIG Application Form
Company Profile / Website
Complete List of Products with breakdown of country sales
Quality Controls and Procedures
Quality and Safety Assurance Certificates
Product Recall Plan
7 years of Loss Experience

Product Liability

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

Would Product Liability consider as...

Answer :

- A) First Party cover towards own BI/PD incidents/claims
- B) 3rd Party cover towards BI/PD incidents/claims

Quiz / Question 2

Who should buy Product Liability Insurance?

- I. Manufacturer
- II. Wholesaler
- III. Consumer
- IV. Retailer

Answer :

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



AMAZON PRODUCT LIABILITY PROGRAM

AMAZON PRODUCT LIABILITY PROGRAM

What is Amazon Program?

An insurance program where small businesses selling on Amazon can easily purchase an affordable product liability insurance limit at US\$1,000,000.

It allows Amazon sellers to focus on scaling their businesses, knowing they are protected if one of their products accidentally causes bodily injury and/or property damage.

Amazon requires third-party sellers to obtain a product liability coverage after reaching US\$10,000 in sales in one month on Amazon platform.



AMAZON PRODUCT LIABILITY PROGRAM

Who do we insure?

1. AIG can insure the following sellers on Amazon:

- Registered Business/Companies
- Individual Sellers (Sole Proprietary)

2. These **Insured** will be Amazon:

- Suppliers
- Distributors
- Manufacturers

who sell their products through Amazon



AMAZON PRODUCT LIABILITY PROGRAM

Conditions :

1. Its condition will be:

- Cash Before Cover (Individual Sellers (Sole Proprietary))
- 30 days premium warranty (Registered Business/Companies)

Other terms & conditions to be referred to full policy wording

2. Its coverage where:

- Occurrence form / wording
- Amazon.com Services LLC., and its affiliates and assignees as the **Additional Insured** under Vendor Endorsement
- Primary and Non-Contributory - Other Insurance Condition
- 30 Days Notice Cancellation
- Legal & Defense Costs are within the limit of liability
- Territorial and/or Jurisdiction can be extended to Worldwide including US/Canada



AMAZON PRODUCT LIABILITY PROGRAM

Main exclusion :

- Punitive Damages Exclusion Clause
- Total Pollution Liability Exclusion
- Failure to Perform Clause (Inefficacy Exclusion)
- Absolute Lead Exclusion
- Electronic magnetic Field (EMF) Exclusion
- Product Recall Exclusion
- Product Guarantee Exclusion
- War & Terrorism Exclusion
- Asbestos Exclusion
- Silica Exclusion
- Professional Indemnity Liability Exclusion
- Completed Operation Liability Exclusion



AMAZON PRODUCT LIABILITY PROGRAM (Cont'd)

Main exclusion :

- Absolute Cyber Exclusion
- Communicable Disease Exclusion
- Pure Financial Loss
- Fungus, Molds, Mildew Liability Exclusion
- Banned or Declared Unsafe Products or Ingredients Exclusion
- PCB exclusion
- GMO Exclusion
- Nuclear Energy Liability Exclusion

RISK APPETITE

PRODUCT LIABILITY

Risk Appetite :

AIG can insure the following products categories:

- Bags or accessories
- Bathroom I Bedroom Furnishing including Bathroom 3-in-1 sets (toothpaste holder, lotion dispenser, soap dishes, shower curtains), bedding sets, cover, sheets, pillow case.
- Beverage (non-alcoholic)
- Bottled drinks /canned foods for human consumption (non-infants)
- Camping bags or accessories (excluding gas lighters, canvas folding chairs)
- Candy or confectionery
- Communication or recording equipment and related products like telephones (not mobile phones or cordless telephones, not accessories like adaptors, extension cords, etc.), radios, hi-fi, speakers, CDs, records, DVDs
- Electronic products - excluding computer chips



PRODUCT LIABILITY (Cont'd)

Risk Appetite :

AIG can insure the following products categories:

- Eye glass
- Fashion accessories , Leather goods/ Handbags
- Fencing
- Food Products, Dry or frozen
- Footwear (non-specialized)
- Musical instruments
- Wearing Apparels excluding Infant-wear, Children-wear , Sleepwear and any protective/safety wear (e.g., special motorcycle jackets with built-in impact-triggered airbag cushions)
- Non-electrical cleaning tools
- Non-electrical Christmas decoration
- Non-electrical decorative items
- Non-electrical garden tools



PRODUCT LIABILITY (Cont'd)

Risk Appetite :

AIG can insure the following products categories:

- Non-electrical hand tools, e.g. wrench, etc.
- Non-electrical household items
- Non-electrical kitchen wares
- Non-gas BBQ accessories
- Non-Industrial fasteners, e.g. Bolts, Nuts, Washers etc
- Non-woven wipes (except for baby wipes)
- Office stationery, books, notebooks
- Personal Care Products such as lotions, shampoo, deodorants, toothpaste, mouthwash etc. (non electric, non-pharmaceutical and non-invasive)
- Wigs or hair pieces

AMAZON PRODUCT LIABILITY PROGRAM

Risk Appetite :

AIG can insure the following products categories:

- Apparel
- Home / Home Improvement / Home Entertainment (*Selective*)
- Kitchen Items / Accessories
- Tools (*Selective*)
- Sports (*Selective*)
- Beauty (*Selective*)
- Furniture (*Selective*)
- Digital Accessories
- Outdoors items
- Art Craft Supplies
- Toys (*Selective*)
- Office Products
- Grocery



AMAZON PRODUCT LIABILITY PROGRAM (Cont'd)

Risk Appetite :

AIG can insure the following products categories:

- Electronics (*Selective*)
- Pet Products
- Lawn and Garden (*Selective*)
- Jewelry
- Camera Accessories
- Personal Care Appliances (*Selective*)
- Mobile Electronics (*Selective*)
- Luggage
- Video Games
- Antiques
- Music Accessories / Musical Instruments
- Books



TYPE OF EXPOSURES

Type of Exposures

Causes to injury and/or property damage :

Manufacturing Defect

Design Defect

Marketing Defect / Failure to Warn

Toxic Exposure / Harmful substances

Quiz / Question

Quiz / Question 4

What is the possible risk exposure that would cause injury and/or property damage?

- I. Harmful Substances
- II. Manufacturing Defect
- III. Design Defect
- IV. Marketing Defect

Answer :

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



Quiz / Question 5

If an incident reported, does Insured needs to notify Insurer?

Answer :

A) No

B) Yes

CLAIMS PROCESS & PRACTICE

CLAIMS PROCESS & PRACTICE

What do we do upon receipt of claims notification?

1. We investigate the circumstances (what, how, when & why) and the losses sustained (bodily injury / property damage)
2. We will have to establish the roles played by all the parties involved in the claim
3. If it is a claim involving Bodily Injury, we look at the medical documents and the current disabilities
4. If it is a claim involving Property Damage, we look at the losses sustained and review the same against their supporting documents
5. Once the extent of claim is established, we will work with the insured to defend them against the claim and consider settlement if the claims are in order

Note : The claimant is responsible to proof their loss



CLAIMS PROCESS & PRACTICE

What are the typical situation that does gets included in a Product Liability claim?

1. Claim for damage to the insured's own product
2. Claim for performance issue of the insured's product
3. Claim for Business interruption due to performance issue of the insured's product that did not result in BI/PD
4. Claims arising from commercial contracts due to the issues from the supplied products, specification issues
5. Fines, punitive damages, exemplary damages

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

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

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