

Builders Risk



With decades of experience, AIG Builders Risk provides innovative solutions and a broad appetite for property construction risks. Committed to providing brokers and their clients with differentiated value and contract certainty, the team has the skill and appetite to develop customized coverage solutions for projects of all sizes, focusing on growth in the large and middle market construction risk segments. And should a claim occur, the AIG Property Claims Promise provides for payment of up to 50% of AIG's share of the agreed property damage estimate within seven days of confirmation of coverage.

Practice Appetite

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- Up to \$100 million in capacity on a primary or quota share basis on most risks, and up to \$250 million or greater on select quota share risks.
- Up to \$10 million per risk in wood frame construction capacity is available for select risks, and up to \$25 million is available for mass timber/cross-laminated timber risks.
- Available excess solutions, including named peril options.
- Minimum standard deductible of \$25,000 for all perils, except \$250,000 for water damage.
- Minimum target premiums of \$100,000 for single-project Builders Risk, \$250,000 for Master Builders Risk programs and \$50,000 for wood frame placements.

Industry Focus

- Ability to provide Builders Risk solutions in the construction industry segment on a single-project or Master Builders Risk basis for various project types.
- Focus on owners, design-build firms, construction managers and contractors.

Segment Focus	Preferred Risks
Education	K through 12, public and private universities
Healthcare	All healthcare classes, including hospitals, clinics, assisted living, senior care and miscellaneous facilities will be considered
Manufacturing/Processing	All manufacturing, including light, moderate and heavy manufacturing and processing will be considered
Public Entities	Municipalities, airports, housing authorities, transportation risks
Real Estate/Hospitality	All occupancies will be considered, with limited high-rise habitational capacity
Services — Professional and Non-Professional	All types of risks will be considered
Sports & Entertainment, including Amusements	All types of risks will be considered
Wood Frame Construction	Follow-line capacity for various project types

Contacts



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