AIG Programs





AIG Programs is a leading underwriter of program business in the U.S. For more than 50 years, AIG Programs has worked closely with Program Administrators to develop state-of-the-art program offerings, on both admitted and non-admitted basis, addressing a range of niche markets. We view our Program Administrators as partners, helping them strengthen client loyalty, expand access to distribution and products, and attract new opportunities.

AIG Programs Advantages

Underwriting Excellence and Alignment

AIG is steadfast in its commitment to understand and assess risk based on its decades of experience, in-depth data analysis and thoughtful interpretation. We align with our Program Administrators to support your strategic needs and objectives.

Customized Program Solutions

No two programs are alike. That's why we listen to our Program Administrators and rely on their knowledge and expertise to tailor programs to support unique exposures and growth opportunities.

Claims Account Management

AIG provides flexible claims handling, whether handled by AIG directly or in collaboration with a third-party administrator (TPA), supported by a global network of claims specialists to provide consistency and expertise at every step.

Advanced Risk Consulting, Analytics and Marketing

Dedicated industry expertise — coupled with customized tools and resources — helps to improve results and drive growth by partnering on new profitable segments with customized go-to-market strategies and marketing materials.

Current Portfolio of Programs					
	Coverage Specifics	Location			
Aviation Program Provides insurance coverage for small regional and municipal airports, private hangars, fixed base operations (FBOs) and aviation-related risks, including fuel trucks, maintenance vehicles, office trailers, etc.	Auto Liability, Auto Physical Damage, General Liability, Property, Umbrella/ Excess, Inland Marine	Nationwide			
Broadcasters Program Provides insurance coverage for non-network radio and TV stations.	Auto Liability, Auto Physical Damage, General Liability, Property, Umbrella/ Excess, Inland Marine, Crime	Nationwide			
Builders Risk Program Provides comprehensive property insurance coverage (AAIS Inland Marine) for residential and commercial buildings under construction and during rehabilitation or renovation, including installation floaters.	Inland Marine	Nationwide			

Current Portfolio of Programs					
		Coverage Specifics	Location		
	Commercial Earthquake Program Provides expanded property coverage for some perils not covered by standard commercial property insurance policies.	Earthquake, Earth Movement, Earthquake Sprinkler	Nationwide		
	Community Association Program Provides insurance coverage for condominium community associations.	Property, General Liability, Inland Marine, Equipment Breakdown, Crime, Directors and Officer's Liability	Nationwide		
	Dental Program Provides insurance coverage for dental practices, dental groups (DSO), dental students, and dental schools.	Property, General Liability, Professional Liability, Inland Marine, Equipment Breakdown, Crime	Nationwide		
E III	Destination Resorts and Hotels Program Provides tailored coverage for resorts and hotels with multiple leisure and recreation activities. Classes include destination spa hotels, lodges, luxury guest ranches, country inns, boutique hotels, and limited interval ownership condominium and condominium associations (not including those owned by ski resorts) with leisure and recreation activities.	Auto Liability, Auto Physical Damage, General Liability, Property, Umbrella/ Excess, Inland Marine, Crime	Nationwide and Canada		
	Golf and Tennis Club Insurance Program Provides insurance coverage for golf, country, city and tennis clubs.	Auto Liability, Auto Physical Damage, General Liability, Property, Inland Marine, Crime	Nationwide		
	Hawaii Condo Property Program Provides insurance coverage for condominium associations and homeowner associations (HOAs).	General Liability, Property	Hawaii		
	Leisure Program Provides insurance coverages for campgrounds, camps and councils.	Auto Liability, Auto Physical Damage, General Liability, Property, Umbrella/ Excess, Equipment Breakdown, Inland Marine	Nationwide		
	Management Liability for Private and Non-Profit Companies Provides management liability solutions for private and non-profit entities with revenues up to \$50 million.	Directors & Officers Liability, Employment Practices Liability and Fiduciary Liability	Nationwide		
	Manufactured Housing Program Provides insurance coverages for manufactured home communities, recreational vehicle (RV) parks/destination resorts, retail dealers of manufactured housing, and recreational unit dealers (including recreational equipment), except RV dealers.	General Liability, Cyber, Employee Practices Liability Insurance, Property, Inland Marine, Crime, Equipment Breakdown, Hired and Non-Owned Auto, Umbrella	Nationwide		
	MotorSports Program Provides insurance coverages for motorsports-related activities of owners, tracks and teams.	Auto Liability, Auto Physical Damage, General Liability, Property, Umbrella/ Excess, Equipment Breakdown, Inland Marine, Crime, Workers Comp, Cyber	Nationwide		
	Psychoanalysts Professional Liability Program Provides general liability and professional liability for individual practitioners, groups of practitioners, psychoanalytic schools, institutes and societies. Groups of practitioners include the practitioners, staff and professional corporations.	General Liability, Professional Liability	Nationwide		
	Public Entity Program Provides professional liability coverage for law enforcement, public officials and educators.	Professional Liability	Nationwide		

Current Portfolio of Programs					
		Coverage Specifics	Location		
No.	Ski Program Provides insurance coverage for ski areas and resorts, including winter and summer activities.	Auto Liability, Auto Physical Damage, General Liability, Property, Umbrella/ Excess, Equipment Breakdown, Inland Marine, Crime, Workers Comp, Cyber	Nationwide		
	Small Contractors Program Provides insurance coverages for small contractors and equipment rental facilities that utilize construction equipment.	Auto Liability, Auto Physical Damage, General Liability, Property, Umbrella/ Excess, Inland Marine, Package (combined policies)	Nationwide		
	Small Attorney's Professional Liability Program Provides professional liability coverage for lawyers in firms with 25 or fewer attorneys.	Professional Liability	Nationwide		
	Sovereign Nations Program Provides property and inland marine coverage for Sovereign Native American Nations.	Property, Inland Marine	Contiguous 48 States		
	Sports Program Provides multiline package coverage for amateur sports associations, amateur and professional sporting events, high school athletics, intercollegiate athletics and professional sports teams, including team-owned or managed sports facilities.	Auto Liability, Auto Physical Damage, General Liability, Property, Umbrella/ Excess, Equipment Breakdown, Inland Marine	Nationwide		
	Towing Program Provides insurance coverage for established operations engaged primarily in towing automobiles including auto club contractors, auto body shops, auto mechanical repair shops, roadside service providers and rotational towing operations.	Auto Liability, Auto Physical Damage, Garage Keepers Liability, General Liability, Property, Equipment Breakdown, Inland Marine, Crime	Nationwide		
	Vehicle Dealer Open Lot Program Provides non-admitted dealer open-lot insurance coverage for franchised and non-franchised retail dealers of new and used automobiles, trucks, equipment, recreational vehicles, motorcycles, ATVs, snowmobiles and personal watercraft.	Inland Marine	Nationwide		
	Welding Supply Distributors Insurance Program Provides insurance coverages for the welding supply distributors, including industrial gases.	Auto Liability, Auto Physical Damage, General Liability, Property, Umbrella/ Excess, Equipment Breakdown, Inland Marine	Nationwide		

AIG Programs Team

To find out how AIG Programs can help your business, please contact:

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