AIG Commercial Insurance combines one of the world’s farthest reaching property casualty networks with our diversified, multichannel distribution network to offer our customers a broad range of products and services.

These include:

- Traditional products such as general liability, property and financial lines
- Highly specialized products for political risk, cyber security, the aviation industry and crisis management

We are a leading provider of products and services for the full spectrum of enterprises – from large, multinational and mid-sized companies and institutions to small businesses, entrepreneurs and non-profit organizations across the globe.

We are focused on being our clients’ most valued insurer through an unwavering commitment to our customers, our strong capital position, extensive risk management and claims experience and our ability to be a market leader in critical lines of business insurance.
Strength and capability

For us there is no problem too large or too complex - our financial strength and experience allow us to meet your needs head on.

We've been providing D&O coverage for over 40 years worldwide and handle thousands of D&O claims a year throughout the world.

Today some of the world’s largest companies and more than 20 million people have trusted us to help respond to some of the world’s biggest cyber incidents.

We've been insuring some of the world’s most complex risks for more than 95 years.

We increased our commercial property per-risk capacity to $2.5 billion on a worldwide basis following substantial investments in technology and engineering.

Our globally connected team of over 600+ loss prevention engineers focus on your risk, locally.

We have been insuring some of the world’s most complex risks for more than 95 years.

$20.4b property casualty net written premium in 2015

As referenced in AIG 2015 Annual Report

A global network that spans 200 countries and jurisdictions

Includes AIG affiliate insurers and third party Network Partner insurers.
Forward-thinking answers and technology

Anticipating risk is only half of the equation, which is why we innovate powerful new solutions to face risks head on.

We leverage the high performance computing technologies of Clemson University to assess catastrophe exposure 50-100X faster than the standard computer.

Through our partnerships with K2 Intelligence and Risk Analytics, we better our clients understanding and ability to combat cyber risk exposure.

We invested in Human Condition Safety, a start-up company that combines wearable technology with artificial intelligence and building information modeling to help workplaces become safer and more productive.
Creative, tailored customer experiences

We don’t believe one size fits all. That’s why we listen to your needs and then craft a specialized customer experience to deliver real impact for your business.

In a world now facing more than a million cyber attacks a day, AIG’s CyberEdge® helps clients safeguard against sensitive data breaches, computer hacking, employee error and more.

Developing unique insurance products for multinational clients has earned AIG consecutive awards for innovation.

Our 100+ client navigators service over 400 corporate accounts in the U.S. and Canada.
We participate on approximately 70% of the world’s airline placements and are the underwriting and claims lead for roughly 30%.

We were the first to provide network security and privacy coverage (cyber) to clients and the first to provide a bodily injury/property damage/DIC/Excess cyber solution.

Over the past 20 years, we have introduced several “first-of-their-kind” coverages and enhancements to help organizations stay ahead of emerging board level risks such as:

- D&O 5/95 Policy Form – First to provide entity securities claim coverage
- D&O 2/00 Policy Form – Market leading form for over a decade
- Executive Edge® with “pre-claim inquiry” coverage
- Investigation Edge entity coverage for investigations on a stand-alone policy
- Halliburton Endorsement

After September 11, 2001, AIG’s Lexington Insurance Company was the first U.S.-based surplus lines insurer to put forth capacity for property terrorism exposures.

We were the first to provide Environmental clients with a dedicated claims team, emergency response costs coverage and a 24/7 hotline for PIER® (Pollution Incident and Environmental Response) assistance during emergencies.

We continue to invest in the engineering services we provide clients; over the past 3 years we’ve tripled the number of risk engineers helping our property and casualty insureds operate safer and more efficiently.
Reliable and responsive claims

We’re always there when you need us most – with the experience and reliability to make sure you’re completely taken care of, right away.

$130 million
in claims paid every business day in 2015

Using drones to help manage risk and help assess claims faster, safer and more accurately

10,000
Commercial claims professionals throughout the world

Thousands of commercial claims experts worldwide handling

600,000
claims a year

Advanced Injury Analytics uses over 100 time-sensitive formulas to reveal frequent, timely insights into the most complex injury claims

Intellirisk Advance system

Rated #1

insurer based Risk Management Information Systems (RMIS) for five consecutive years

Through our medical management services, early intervention nurses get the claim from day one to help ensure timely and appropriate treatment.
Property and casualty insurance products

We provide a wide range of property and casualty insurance products to address the needs of our clients today and tomorrow. Working in collaboration with our customers and producers, we constantly develop new products and services to address the dynamic needs and exposures of clients in all corners of the globe.

Liability and Financial Lines

Casualty:
• General Liability
• Commercial Auto Liability
• Workers’ Compensation
• Excess Casualty
• Environmental
• Healthcare Liability
• Product Liability and Contaminated Product Insurance

Cyber Liability

Financial Lines:
• Directors and Officers Liability
• Professional Liability
• Fidelity
• Employment Practices
• Fiduciary Liability
• Kidnap and Ransom
• Mergers and Acquisitions

Property and Special Risks

Property:
• Commercial Property coverage for exposures to man-made and natural disasters, including business interruption
• Energy Property and Construction Property
• Terrorism

Special Risks:
• Aerospace
• Credit Lines (Trade Credit, Political Risk, Surety)
• Marine
• Portfolio Solutions

Multinational

Wherever your business takes you in today’s rapidly expanding world, AIG will be there to help you manage your risks with confidence – keeping your organization safe, compliant and protected across borders. A world leading multinational insurer, we have local market expertise and on-the-ground resources that span an expansive network. And with nearly a century of experience behind us, AIG is focused on the future. Our investment in people, processes and technology means customers today benefit from our multinational expertise and service – delivered seamlessly around the globe like never before.
Helping clients better prepare for tomorrow
While you’re busy dealing with challenges today, we’re focused on your tomorrow – and thinking about how we’ll get you from here to there, safely.

“Human Condition Safety is a company we started to prevent injuries and save lives. We use wearable technologies, combined with artificial intelligence and cloud computing, to be able to detect the exact moment that someone, say, loses their balance, trips and falls, carries too much weight.”

Peter E. Raymond, CEO, Human Condition Safety

“We help risk managers keep over 1 million businesses in business by using innovations like Client Centric Analytics to learn about loss - pinpointing how it happens, why, when, where and to whom, so that we can work with clients to create targeted safety programs, training and guidelines that can help stop it from happening again.

“The Internet of Things is much more broadly a story about the digitization of things and the digitization of information. The blending of this physical and digital world is happening now.”

Dr. Shawn DuBravac, Chief Economist of the Consumer Technology Association, which partnered with AIG on a series of reports exploring the opportunities and challenges associated with Internet of Things (IoT)."
American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this press release.

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