

# Client Centric Analytics

## Turning Big Data into Actionable Intelligence

Using data-driven insights, AIG's Client Centric Analytics (CCA) is already improving safety and reducing loss costs.

### CCA IN ACTION TODAY:



#### RETAIL

Early Treatment in Key Locations  
Helps Combat Claims Severity

Knowing that time to First Medical Intervention (FMI) has a strong correlation with claims severity, AIG uncovered both wide variation and geographic differences in our client's average time to FMI. As time to FMI increased, the likelihood of litigation doubled and severity increased by 35% on average. Using this insight, the client implemented changes in key locations based on geocoded heat mapping techniques and updated policies to encourage early treatment more broadly.



#### STAFFING

Addressing Frustrated Claimants  
Lowers Litigation Rates

AIG conducted in depth text mining on over 10 years of claim files, uncovering a significant correlation between claimant frustration and litigation rates. This small subset of claims had a 70% litigation rate and accounted for nearly 20% of the overall loss pick. Armed with this data, the client authorized a pilot of a Claimant Advocacy program to evaluate whether random assignment of these advocates result in lower litigation rates and faster closure.



#### TRANSPORTATION

Analyzing Claim Costs Informs  
Future Purchase Decisions

After examining a subset of historical claim data for a potential client, AIG found that one particular make of vehicle within the client's fleet was associated with claims that were 20-30% more expensive than claims involving makes of other vehicles. The client incorporated these learnings into future fleet purchase decisions, and opted to move their insurance to AIG for further evaluation.





## CLIENT CENTRIC ANALYTICS



### RETAIL

Simple Equipment Fixes Help Reduce Accidents

Through detailed claims analysis, AIG identified that same-level falls were the leading type of injury driving claims severity. Further text mining then revealed that the use of "trolleys" - a mechanism used by sales assistants to move goods - was most commonly associated with severe fall claims, which were also 12% more expensive on average. Based on this information, the client took measures to improve trolley equipment in order to reduce accidents.



### HOSPITALITY

Claims Analysis Informs Future Room Designs

AIG examined 5 years of a client's data and uncovered a concentration of risk in the housekeeping department. Text mining of housekeeping related claims uncovered a frequency of injuries related to making beds and changing sheets. Armed with this information, the client's risk management team is now impacting future room designs to ensure a safer workspace for housekeepers.



### CONSTRUCTION

Investing in Safety Technology and Measuring Impact

A client was interested in new safety gloves that were believed to reduce finger, hand and wrist injuries, but was reluctant to change equipment protocol due to their high cost. AIG assessed the overall cost of finger, hand, and wrist injuries to be approximately \$10 million over the past 5 years. Drilling even further into specific project types and classes of laborers, AIG was able to help the client calculate the potential return on investment and pilot their investment into the safety gloves on projects where laborers were at greatest risk for these types of injuries.



To learn more about Client Centric Analytics, visit [www.aig.com/innovativetech](http://www.aig.com/innovativetech) or contact us at [CCA@aig.com](mailto:CCA@aig.com).

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