

Personal Accident & Health Insurance Plans: Direct Marketing

The AIG* Advantage

Expertise

Direct Marketing's Personal Accident & Health Insurance Plans may help families navigate the financial challenges that come with an unexpected covered event.

We can provide individual Plans to consumers including those that are members, customers or participants of various organizations, including: financial institutions, associations, affinity groups, membership clubs and loyalty programs through sponsorships.

Claims

Dedicated customer service and claims staff experienced in handling both simple and complex claims.

One company, one solution; end-to-end service from insurance purchase through claims administration will be provided.

Non-Insurance Services

Personal Accident & Health Plans may include health and everyday services to help complement the insurance coverage. Because non-insurance services can be embedded with Personal Accident & Health Insurance Plans, customers have access to a more robust end-to-end Plan to help prepare them for unexpected covered events.

What is Direct Marketing's Personal Accident and Health (A&H) Insurance?

Supplemental insurance coverage that may help ease financial burden for individual consumers when covered losses occur.

Transforming the traditional "one size fits all" approach into a consumer-centric approach, developing products with greater relevance toward consumer needs.

Personal A&H Health Insurance Plans may complement an individual's medical plan and/or employee benefits by filling in gaps that may exist.

Learn more: www.aig.com/whyaig

For costs and complete details of coverage, contact Kevin Coupe at Kevin.Coupe@aig.com

Why AIG

Challenge

Solution

Benefit

Problem Solvers

A partner wants to promote US Personal A&H Insurance Plans to their members.

The Personal A&H division offers a co-branded online enrollment platform for its partners.

Every partner has different needs and offering different solutions to our partners can help strengthen relationships and help increase brand awareness for the partner and for AIG.

Creative Solutions

As digital platforms become increasingly important in the world economy, the demand for custom, digital insurance solutions by customers has grown.

The Personal A&H division launched an API Program designed for fast and affordable accident and health insurance with AIG products embedded in a partner's digital platform.

The API Program gives us the ability to work with partners to craft insurance solutions that are compatible with their digital platforms to help meet consumer demand.

Claims Expertise

Rob is rushed to the hospital via ambulance due to stomach pain while playing basketball with his kids. Rob is diagnosed with appendicitis and requires surgery to remove his appendix. Rob's medical insurance pays most of his surgery and treatment costs, but he still has to pay a high deductible and co-pay. Rob has supplemental Accident & Sickness insurance coverage through AIG that provides a benefit that he can use to help cover his out-of-pocket medical expenses.

National Leadership



Kevin Coupe
Head of Direct Marketing, US Accident & Health



Michael Vaccarro
Head of Business Development, US Accident & Health



Shawn Austin
Head of North America Accident & Health

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The scenario described herein is offered only as example. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company with its principal place of business at 1271 Ave of the Americas, Floor 41, New York, NY 10020-1304. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases. Coverage may not be available in all states.

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