

AIG Risk Management (AIGRM®)

The AIGRM Advantage

AIGRM Safety & Analytics Management

Tailored benchmarking and loss cause insights help reduce total cost of risk and maximize insurance investment.

Customized Collateral Solutions

AIGRM dedicated credit experts assist risk managers, CFOs and treasurers structure flexible collateral forms to meet liquidity and capital needs.

Structured transition programs are available to assist clients with moving an insurance program to AIGRM.

Claims Account Management

Unique benchmarking and loss cause insights help reduce total cost of risk and maximize insurance investment.

Bundled or unbundled claims options with responsible and accountable oversight and service.

What is AIGRM?

Customized workers' compensation, automobile liability and general liability/products liability program structures for sophisticated organizations that retain portions of their risk via deductibles, self-insured retentions (SIRs), captives and retrospective programs, as well as the ability to utilize large guaranteed cost programs (\$2M or more in guaranteed cost programs).

Alternative risk structures include captives, closeouts, retrospective loss portfolio transfers or structured finance solutions.

Expertise in creative and flexible solutions around complex risks, spanning a variety of industries, including, but not limited to, bankruptcy opportunities.

Coordinated integration into AIG's umbrella/excess and foreign casualty platforms, including primary limits, attachment points and worldwide coverage.

www.aig.com/whyAIG

Why AIG

Challenge

Solution

Benefit

Problem Solvers

After being non-renewed for a multi-million dollar workers' compensation claim, a transportation company looked to change from a guaranteed cost program structure to a deductible program.

AIG bound a \$250,000 deductible option on the automobile liability and workers' compensation programs with a \$2 million combined single limit.

AIG provided stellar service and attention to detail during the quoting process as well as industry leading loss prevention services.

Creative Solutions

A real estate company's current workers compensation insurer was unable to provide flexible credit arrangements for its multiple entities.

AIG worked closely with the client's broker to structure a creative solution to fit the organization's unique organizational structure and strategies.

AIG's expertise and experience led to a quick solution that met the client's needs.

Claims Expertise

A client was looking for flexibility in choosing an unbundled claims approach based on lines of business.

AIGRM offered the client flexibility in choosing their claims administration partners and accommodated the client's long standing relationship with their unbundled WC Third Party Administrator while also bundling claims handling for their auto and general/product liability program.

The client was able to maintain consistency on the WC program and to take advantage of AIG Claims' expertise and familiarity in handling complex general/product liability claims.

National Leadership



Barbara Luck
President of
Retail Casualty,
North America
General
Insurance



Jay Lefkowitz
President,
AIGRM



Gary Shertenlieb
Marketing &
Distribution, AIGRM



The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. © American International Group, Inc. All rights reserved.