

# North America Primary General Casualty Insurance

## The AIG Advantage

### Claims Expertise

Claims professionals have 20+ years' experience and expertise to help decrease downtime for companies and injured workers.

Settlement strategies and access to elite defense attorneys help maximize settlement values and mitigate adverse development.

Nurse Triage and Outcome Based Network Program provides appropriate injury treatments and helps avoid unnecessary ER or doctor visits.

### Specialized Underwriting

In-depth industry and underwriting expertise for general casualty, specialty workers' compensation risks and energy-related businesses.

Account servicing, coverage and claims handling available nationwide provide insureds with a strong platform to handle multi-state risks.

### Risk Consulting

Risk consultants provide guidance and develop effective safety and risk management solutions.

RiskTool Advantage® provides web-based e-learning for workplace safety, training, accident investigation and risk engineering topics.

Safety Concierge Services offer clients quick access to a vast network of industry experts.

## What is Primary General Casualty?

Primary admitted automobile liability, general liability and workers' compensation coverage through guaranteed cost, deductible and self-insured retention (\$100K and below) program structures; minimum premium of \$100K<sup>1</sup> per casualty line of business.

Guaranteed cost specialty workers' compensation coverage for mid-sized businesses focusing on premium of \$50K or greater for companies working with wholesale brokers.

Customized, multi-state programs that combine State Act Workers' Compensation and coverage under the USL&H Compensation Act.

Visit [www.aig.com/whyAIG-general-casualty](http://www.aig.com/whyAIG-general-casualty) for more information.

## Why AIG

### Challenge

### Solution

### Benefit

#### Problem Solvers

A retailer experienced a high incidence of repetitive motion injuries with employees in the clothing-sorting areas.

AIG's risk consultants performed ergonomic assessments to identify high risk areas and advised that work tasks be modified. They then conducted training for employees at several locations.

After 12 months, the client experienced a reduction of more than 75% in repetitive motion injuries which resulted in a savings for the client of over \$850,000.

#### Creative Solutions

An electronic parts distributor needed to reduce manual material handling injuries in their distribution centers. Safety practices and training were inconsistent at their warehouses across continents.

Our casualty risk consultants created a standardized safety program and conducted safety training at several key facilities. Management was also trained to consistently manage risk and safety training.

Within nine months the severity and frequency of work-related material handling injuries was reduced more than 20%.

#### Claims Expertise

A manufacturer sought improved access to its real-time claims data for its automobile liability, general liability and workers' compensation policies.

AIG's claims expertise and services, including IntelliRisk®, addressed the client's needs and they bound a new automobile liability, general liability and workers' compensation program.

The client was especially impressed with IntelliRisk's detailed, real-time claim information and automated reporting, providing the ability for in-depth analysis to manage risk more effectively.

## National Leadership



**Barbara Luck**  
President of North America Retail Casualty



**Nina Corbo**  
Head of Primary Casualty Guaranteed Cost



**Frank Gallina**  
Head of Primary General Casualty, Global Energy Middle Market and Specialty Workers' Compensation



**Peter Macdonald**  
Head of North America Casualty and Workers' Compensation Claims



**Shirleen Laubenthal**  
Casualty Risk Consulting Leader



<sup>1</sup> For certain classes, lower minimum premium threshold may apply

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](http://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.