



CLAIMS FIRST

Confidence through partnership

Experiencing a claim can be a devastating experience. However big or small, our priority is to resolve your claim as efficiently and effectively as possible, while providing you with the personal and proactive support you need to get you or your business back on your feet.

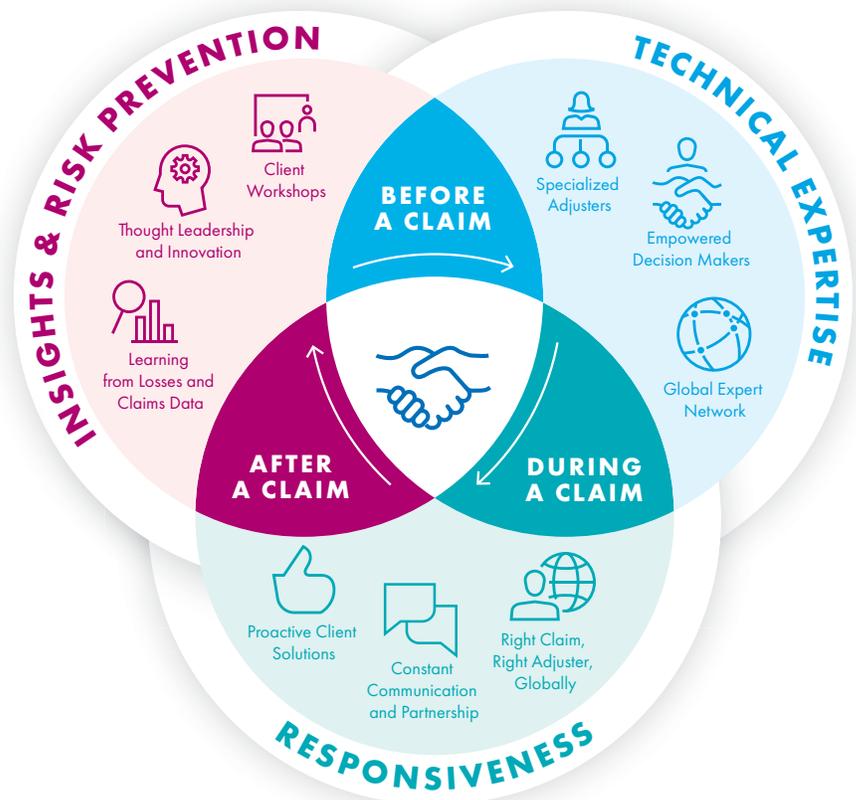
Not only will we help you when a claim occurs, but we will also help you mitigate potential claims in the first place. Through our global claims data, fraud trend analysis, and expertise around new exposures, we help to reduce and manage your risks more effectively.

Giving you Confidence

With unparalleled global expertise, technical knowhow, and investment in innovation, our award-winning claims teams know the best guidance to give and the best steps to take because whatever the scenario we've seen something like it before.

Working in Partnership

Responding to a claim is never a process, it's a partnership. Thanks to our global network, we can mobilize experts from around the world in a matter of hours to provide support, from transporting you home to limiting your business interruption. We work with you to share our decades of experience in emerging risks to help you avoid a loss in the first place.





Technical Expertise

Our claims adjusters are experts in geography, claim size, industry, program structure, and specialized exposures to ensure clients receive venue-based insights, expertise, and consistent claims handling outcomes. Every 90 days we review the breadth of claims inventory to make sure the right people with the right level of experience and expertise are handling them.

- **Auto Liability:** Our experienced bodily injury teams apply venue-specific knowledge to defend cases from single vehicle, low-impact collisions to multiple vehicle or multiple passenger accidents.
- **General Liability:** Our claims team has decades of experience adjusting liability claims, from the smallest bodily injury and property damage claims to death and catastrophic injury exposures. We proactively manage litigation, identify risk transfer opportunities, engage the most effective experts, and focus on mitigating damages and containing costs and expenses.
- **Specialized Exposures:** Additional specialized units also exist for unique exposures such as mass tort, construction defect, environmental, advertising injury, personal injury, multinational reverse flow, and more.
- **Primary Severity Unit:** Our team includes dedicated adjusters who manage claims with large loss exposure when an insured is an AIG Primary and Excess Liability policyholder to provide insureds consistency throughout the entire claims handling process.



Responsiveness

- Claims can be easily reported 24/7 by phone, email, or Internet. We also offer an EDI (Electronic Data Interchange) claims reporting solution enabling clients to send losses to AIG electronically.
- We maintain high customer service standards for issuing prompt acknowledgments of new losses, timely communicating of coverage positions, and prioritizing our response to questions from clients and their brokers.
- Our dedicated Auto Liability Physical Damage Team expedites claim processing using our vast network of nationwide resources to get vehicles back on the road quickly no matter the size of your auto fleet.
- IntelliRisk® makes detailed claim information available in real-time, giving you the power and information to manage risk more effectively.



Insights and Risk Prevention

- We conduct quarterly reviews of recently closed claims to help model and improve the handling of future claims.
- Our claims, loss prevention, and underwriting teams are in constant communication with each other. This allows us to provide you with coverage that will meet both current and future risks and services that help clients mitigate the direct and indirect costs of a loss.
- Our Global Investigative Services provide a broad range of detection, investigation, and prevention services to identify and combat insurance fraud.

At a glance

Over
 \$2 billion
 in Primary Casualty claims
 paid in 2017

Our team has received nearly

 70,000
 claims on average over the
 past three years

 20+
 YEARS

average experience of
 most complex directors

For more information please visit aig.com/businessclaims

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These 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 | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. 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. The data contained in this presentation are for general informational purposes only. The advice of a professional insurance broker and counsel should always be obtained before purchasing any insurance product or service. The information contained herein has been compiled from sources believed to be reliable. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein.
 © 2018 American International Group, Inc. All rights reserved.