



# CLAIMS FIRST

Confidence through partnership

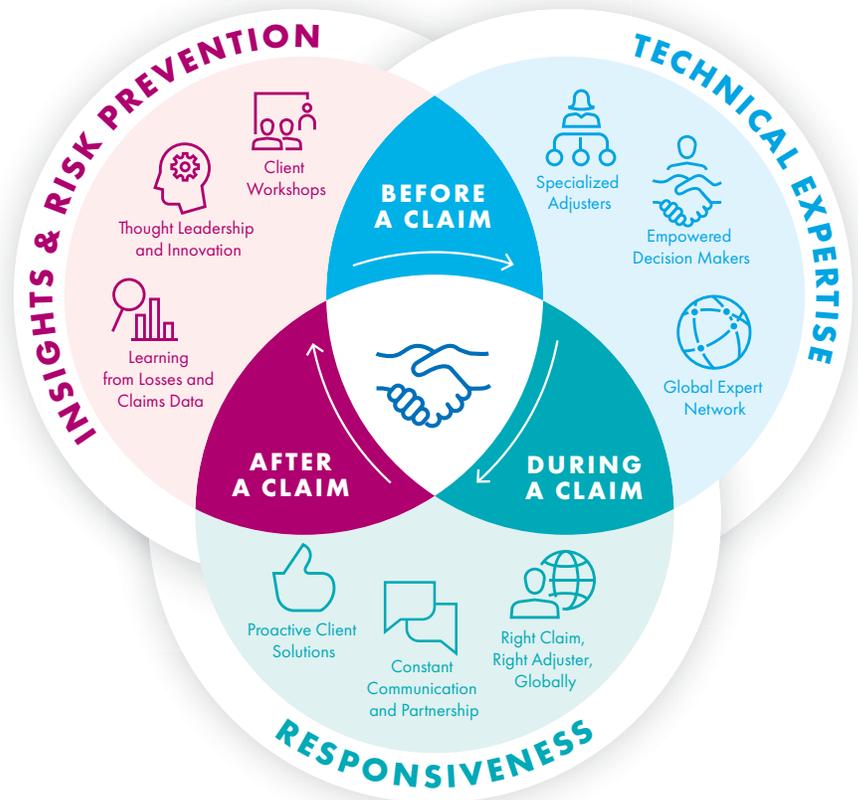
Experiencing a loss can be a devastating experience. However big or small, our priority is to resolve your claim as quickly as possible, while providing you with the personal and proactive support you need to get you or your business back on your feet. Our claims structure, industry leading senior adjuster case counts, scale, and authority levels allow for quick claim decisions and strategies to be implemented.

## 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. 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 and help you avoid a loss in the first place.





### Technical Expertise

- Through AIG’s global network of owned and operated offices, our on-the-ground claims resources have the expertise to manage Defense Base Act (DBA) events, investigate claims, and pay benefits in local languages and currencies.
- Since September 2001, we’ve handled approximately 60% of all DBA claims filed – almost 80,000 in total. [Learn more >](#)
- Our DBA Centers of Excellence, in the U.S. and Dubai, drive the expertise, competency, training, and best practices deployed by AIG’s DBA claims teams around the world.
- Our COEs boast:
  - More than 40 trained and dedicated technical claims professionals with an average of 20 years of experience.
  - Over 20 languages spoken between claims professionals, with the added ability to translate documents.
  - Capabilities that ensure claim payments can be made in local currencies when needed, with the means to remit foreign currency bank transfers to more than 180 countries in over 135 currencies.
  - Managed vendor network of skilled and vetted contractors across the globe with local expertise and knowledge of AIG protocols.
- Our DBA Staff Counsel and War Hazard Staff Counsel programs provide specialized expertise and savings in DBA claims.



### Insights and Risk Prevention

- In our nearly 20 years handling the majority of all DBA claims reported, we’ve built the expertise needed to help insureds better manage risk. Our risk consultants have decades of worker safety and consulting and military experience.
- Our experts collaborate with insureds to help identify areas for risk improvement, develop action plans, and design techniques to measurably reduce risk, including:
  - Closing gaps between perceived, leading loss drivers and actual loss drivers by examining insights identified from data, loss trends, and causation analysis to help insureds focus management programs and policies
  - Reviewing current hazard assessments and exposure models to help insureds identify potential areas for loss severity
  - Identifying best practices of industry peers effective in mitigating exposures and reducing claims cost



### Responsiveness

- Our Dubai COE has been supporting covered employees working in the region since 2005, locally responding to urgent Middle East risks and managing over 12,500 DBA claims since its opening.
- AIG Travel’s global service centers respond to medical, travel and security needs 24 hours a day, 7 days a week, 365 days a year on all seven continents around the globe.
- In 2016, AIG Travel handled over 2.8 million calls, including 215,000 claims and almost 1,700 medical evacuations.
- Our established medical network throughout the regions provides appropriate medical services in Iraq, Kuwait, Bahrain, Jordan, Qatar, Turkey, and the United Arab Emirates.

## At a Glance

AIG has paid approximately **\$1.6 billion** in DBA claims and handled over **79,000 DBA claims** – approximately 60% of all filed since September 2001.

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## For more information please contact

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