

# AIG Specialty Energy Middle Market (SEMM)



**Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG:**

- Connecting you with world-class Specialty Energy Middle Market (SEMM) leadership
- Highlighting AIG SEMM's key areas of differentiated value
- Providing examples of AIG SEMM's advantages working for brokers and clients
- Showcasing why we have an industry leading position in the Specialty Casualty market

## North America Leadership

Casualty Specialty Markets (Environmental, Specialty & Energy Middle Market, and Trucking)



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## The AIG Advantage

### Specialized Underwriting Expertise

- Employs local teams of highly experienced underwriters, who specialize in multi-state energy industry risks
- Leverages dedicated, energy-specific loss control expertise to understand clients' unique industry risks and create customized solutions
- Provides a broad industry appetite for energy-related upstream and mid-stream businesses, renewables, and manufacturing

#### WHY IS THIS IMPORTANT?

AIG's specialized underwriting enables customized solutions tailored to clients' industry-specific needs.

### Industry-Specific Risk Consulting

- Deploys experienced, energy industry-trained risk consultants and engineers to client sites to proactively guide and develop effective safety and risk management solutions
- Helps clients improve their Experience Modification Factor (safety score) through enhancements to worker safety
- Offers e-learning platforms containing workplace safety, accident investigation, and energy risk management content to help meet training needs

#### WHY IS THIS IMPORTANT?

Energy-specific risk engineers have the industry expertise, tools, training, and services to help clients reduce risks.

### Claims Capabilities

- Responds quickly with industry claims experts and provides access to IntelliRisk® for real-time claim data analysis and automated reporting
- Employs proven settlement strategies and a network of panel attorneys to help clients maximize settlement values and mitigate adverse developments
- Helps reduce clients' cost of employee injury claims and down time via Nurse Triage and Outcome-Based Network Programs

#### WHY IS THIS IMPORTANT?

AIG's energy claims expertise, services, and technology help reduce the cost of claims and enable business continuity.

**Energy-specific underwriting expertise**

**Industry-trained risk engineers**

**Multi-state risks across all 50 states**

Learn more: [www.aig.com/whyaig](http://www.aig.com/whyaig)

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## Why AIG

### Specialized Underwriting Expertise

**ISSUE:**

An energy inspection company was given short notice of its general liability insurance being non-renewed due to a change in operations.

**SOLUTION:**

SEMM's underwriters held a risk control call with the client allowing us to quickly provide a customized solution based on our in-depth expertise in the industry.

**BENEFIT:**

The client was able to maintain uninterrupted coverage supported by AIG's strength and stability in this specialized industry.

**WHY IS THIS IMPORTANT?**

AIG's broad understanding of energy risks enabled it to promptly provide client solutions.

### Industry-Specific Risk Consulting

**ISSUE:**

An energy contractor needed to reduce manual material handling injuries in its distribution centers. Safety practices and training were inconsistent across locations.

**SOLUTION:**

AIG's risk consultants created a standardized safety program and conducted safety training at multiple facilities, including management training to support a consistent safety-focused culture for the client.

**BENEFIT:**

Within months of implementation of AIG's risk consulting recommendations, the severity and frequency of work-related material handling injuries were reduced more than 20%.

**WHY IS THIS IMPORTANT?**

AIG's loss control and engineering experts provide hands-on support to help reduce clients' total cost of risk.

### Claims Capabilities

**ISSUE:**

An energy exploration company sought improved access to its real-time claims data for its auto liability and workers' compensation policies.

**SOLUTION:**

After engaging AIG, the client was able to directly access their claims data via IntelliRisk®.

**BENEFIT:**

The client had access to claim information and automated reporting, allowing them to conduct in-depth analysis and manage risk more effectively.

**WHY IS THIS IMPORTANT?**

AIG helps clients gain actionable claims insights through online tools and intelligence.

## What is AIG Specialty Energy Middle Market (SEMM)?

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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.

SEMM is part of AIG's Casualty Specialty Markets Group, which provides a unique, multi-line product offering to meet the liability needs of complex risks and industries.

SEMM delivers coordinated auto liability and workers' compensation insurance programs and risk engineering services tailored to help protect middle market energy and energy-related companies against complex and specific industry risks.

SEMM deploys teams of specialized underwriters, risk control engineers, and claims professionals to help energy and energy-related companies mitigate risk and reduce losses.

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