

New Holistic Approach for Middle Market Delivering More Value, Together.

Claims and Risk Consulting

AIG helps its clients reduce and manage their risks more effectively through its decades of global claims data, in-depth risk trend analysis and expertise on current and emerging exposures.

- Industry expert risk control specialists understand clients' risks and can help clients establish training, safety and loss control practices.
- Claims are supported by AIG's claims professionals who understand insureds' industries and emerging claims trends and utilize proven strategies to help to achieve the best possible outcomes for clients.

- Our Property & Aerospace Hull Claims Promise: 50% advance of an agreed loss estimate for property damage, clean-up costs and extra expenses within seven days of a covered event.
- Workers' Compensation insureds can manage cost of employee injury claims and downtime through ProductivityEdge®, AIG's exclusive Nurse Triage and Outcome Based Network Program.
- State-of-the-art <u>IntelliRisk</u>® provides insureds with detailed, real-time claim information and automated reporting, providing the ability for in-depth analysis to manage risk more effectively.



Whether you partner with us for one line of business or multiple lines across the enterprise, our middle market products may include comprehensive support services.

Learn more: www.aig.com/whyaig

New Holistic Approach for Middle Market



Casualty

Primary Casualty

- Web-based e-learning platforms containing worker safety, fleet safety, compliance and more topics for various industries
- One-call nurse triage service through ProductivityEdge® provides appropriate injury treatments and helps reduce unnecessary ER or doctor visits
- Risk consultants provide guidance and help develop effective safety and risk management solutions with insureds

Excess Casualty

- Access to top crisis management firms and 24/7 support from in-house claims specialists through CrisisResponse®
- Innovative litigation management tactics, including mock trials and shadow juries

Environmental

 Assistance with emergency response, crisis management and cost control through our PIER (Pollution Incident and Environmental Response)® value-added program

Foreign Casualty

- 24/7, global phone access to our medical, travel and security assistance services
- Optimization of global policy program management with real-time account data and analytics available 24/7 through our client portal
- Service-rich packages, global policies or controlled master program options available through AIG's Passport platform

Trucking

- Dedicated risk consultants to help develop fleet safety procedures and risk management programs, DOT compliance, hiring practices and employee training
- Broad network of accident reconstruction experts and investigators to help ensure the best defense possible



Property

Retail Property

- Services to help identify and mitigate property-related risks, including using specialized teams to conduct complex site surveys, evaluate fire protection systems and construction plans, perform security risk consultations and assist with SAFETY Act applications
- Team of dedicated claims adjusters with 20+ years average experience handling claims



Specialty

Aviation

- 24/7 access to dedicated aviation adjusters in the UK, U.S. and more, many of whom are active pilots and able to respond on-site to accidents
- Access to aircraft recovery vendors with the expertise to de-construct an aircraft and remove it from the scene of an accident
- Access to a panel of top aviation attorneys across the globe

Trade Credit

- Specialized team of trade credit ledger analysts to support the claims adjuster and increase efficiency in claims handling
- Licensed in 70+ countries, AIG offers one of the broadest networks among non-cancelable limit credit insurance carriers
- Experienced internal credit departments to evaluate customer credit risks



Directors & Officers Liability (D&O)

- Access to defense counsel from pre-vetted premier law firms with high performance standards
- Highly regarded, experienced Claims professionals who work in an integrated model with Underwriting to provide the best solutions for customers
- Best-in-class Multinational solutions through Passport

Cyber

- 24/7 access to AIG's cyber claims hotline
- Tailored analytics on threat profile, control effectiveness and peer benchmarking to help clients better understand their cyber maturity and coverage
- Eligible policies include preventative services valued at up to \$25,000, including employee eLearning, phishing simulations, domain protection, blacklist IP blocking and more

KRE & Active Assailant

- 24/7 worldwide travel assistance
- Response and consulting services, such as security risk management
- Strategic crisis planning, training, education, exercises and simulations



Healthcare

Professional Liability

- Access to Lexington's risk management helpline and educational center featuring webinars, advisories and alerts
- Technical staff including clinicians and attorneys dedicated solely to healthcare liability claims

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, 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.

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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.

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