



# 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 quickly as possible, while providing you with the personal and proactive support you need to get you or your business back on your feet.

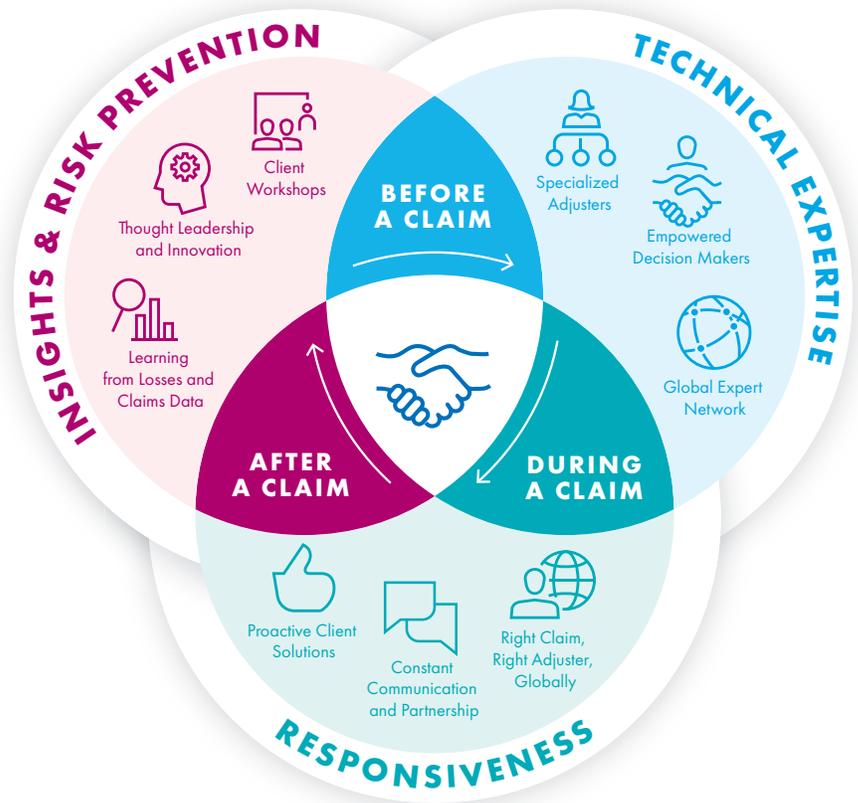
Not only will we help you when a claim occurs, but we will also help you mitigate potential claims in the first place. Through our global claims data, fraud trend analysis, and expertise around new exposures, we help to reduce and manage your risks more effectively.

## Giving You Confidence

Given the nature of their businesses, our insured's claims are often front page news. Our claims adjusters are used to dealing with highly sensitive matters that represent both financial and reputational risks to our clients. We are able to deal effectively and discreetly with all types of claims wherever they occur.

## Working in Partnership

We work in partnership with our clients and their brokers and encourage our clients to meet with our claims adjusters before they have a claim to establish positive relationships, discuss hypothetical claims scenarios, and discuss the process in the event that a claim occurs.





### Technical Expertise

AIG has an established track record of writing Financial Lines risks for 40 years and has one of the largest and most varied claims portfolios in the industry.

- Our professionals average over 10 years of claims experience and most of our managers have over 25 years of experience.
- We handle over 30,000 new claims submitted annually.
- You can be confident that when a claim arises, our team has the expertise and experience necessary to protect you and your organization from the most critical risks.



### Responsiveness

Our standard is to provide an initial claim acknowledgement to clients within two business days.

- Financial Lines claims adjusters are authorized to make decisions in a timely manner when response time matters most.
- Any insured has the ability to speak directly with our claims department’s senior management team without the need to go through monitoring counsel.



### Insights and Risk Prevention

As the underwriter of nearly 80% of the Fortune 500 with an established and consistent track record in the market, we’re uniquely positioned to identify and anticipate claim trends. The breadth of our claims inventory means we are:

- Always ahead on trends and settlement values; and
- In constant communication with underwriting, which allows us to provide clients with coverage that will meet both current and future risks.

### Defense Counsel from the Nation’s Leading Law Firms

Clients have the ability to select counsel from an exclusive group of the nation’s premier law firms that have met extremely high standards of performance and are specialists in their field.

“I wanted to thank you for the work you did in resolving and settling our case...you were involved from the very beginning when we reported the claim through the very end, the mediation where we settled the claim.

Your professional and direct approach during the mediation was impressive and effective. A process that by its nature is long and tedious could have dragged on for hours longer, or days.

You did a remarkable job in bringing closure to a complicated situation that has weighed heavily on us for many years. We buy insurance believing, hoping, and working diligently so it is never used. When we needed it you stood by us. We are highly appreciative and grateful.”

Quote from Client – July 2017

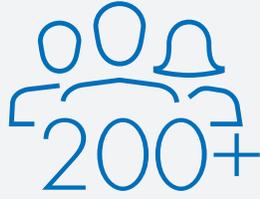


\$2.2b

Paid out in U.S./Canada Financial Lines claims in 2017



average experience of most managers



In-house Financial Lines claims specialists



New Financial Lines claims submitted and handled annually

### Claims experts in the following products:

- |                        |                        |
|------------------------|------------------------|
| Directors & Officers   | Professional Indemnity |
| Financial Institutions | Cyber                  |
| Employment Practices   | Kidnap & Ransom        |
| Fidelity               | Mergers & Acquisitions |
| Fiduciary              |                        |

### Key U.S. Financial Lines Contact

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## For more information please contact your local AIG representative or visit [aig.com/claims](http://aig.com/claims)

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