



## Claims

The Claims function fulfills the promises made to AIG's policyholders by utilizing technology and adhering to the highest level of stewardship while also mitigating unnecessary costs. Members of the claims department are part of a team that is unmatched in size, skill, and scope in the industry. AIG manages claims by drawing on local, first-hand knowledge of risks, policy forms, business practices, and legal and regulatory issues. Working in the Claims organization provides the unique opportunity to be there for our customers when they need us most, helping them recover, and realize their idea of a better tomorrow.

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Product Line/Group: **Workers Compensation**

Workers Compensation handles claims that are reported by employers who have employees claiming to be hurt on the job. The workers compensation group investigates the cause and circumstance of the injury in order to determine if we cover their medical bills and lost wages.

### Responsibilities/Projects of Past Analysts:

- Worked on projects about Liens, iView, and Adjuster productivity which involved finding data and resulting conclusions and suggestions for improving productivity and efficiency.
- Presented Final Project to management which will use the data collected to make changes in the department.

### Skills Gained at AIG:

- Gained knowledge about the insurance industry, AIG as an international company, and the Claim's Department's role within both of those.
- Audit Analysis: ability to go through data and assess circumstances; often making recommendations as to how processes could be better.
- Investigative Techniques: Asking questions that result in usable information.

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Product Line/Group: **Primary Casualty**

Primary Casualty Claims handles claims based on liability, which are usually related to the tort of negligence. This group assesses a given situation, decides whether the insured was liable in any way, and then either denies or verifies the claim based on the estimated percentage of fault.

### Responsibilities/Projects of Past Analysts:

- Worked own claims inherited from other adjusters.
- Handled fast track claims (low in severity and high in frequency) which involved investigation through written and oral means.
- Sent payment requests for a PIP file
- Assisted in making claimant/insured contracts for other adjusters with large pendings.

### Skills Gained at AIG:

- Ability to view situations from a completely objective standpoint.
- Improved critical thinking; each loss is its own occurrence, but the more claims you work and the more knowledge you accumulate, you can more effectively draw experience from previous cases and better analyze a given situation to make the right decision for the company, the insureds, and the claimants.
- Learned how to ask direct and effective questions.



Bring on tomorrow

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