



## Consumer Underwriting

AIG's underwriters develop insurance solutions that address the exposures of companies and individuals, and embody AIG's tradition of innovation, bringing to market groundbreaking insurance solutions for our changing world. AIG's underwriters help to find insurance solutions for risks from a range of areas, including: aviation, environmental, catastrophic events, high net worth individuals, and boardroom liabilities.

Product Line/Group:

### **Accident & Health**

The Accident & Health Portfolio Management group focuses on the profitability of the Accident & Health division on a global scale. Products and regions that are deemed unprofitable are targeted for thorough analysis to understand the reasons why they are not making the margins and what corrective actions can be taken to increase profitability.

#### **Responsibilities/Projects of Past Analysts:**

- Dealt with rate adequacy of individual travel products
- Standardized & manipulated data into different views for easy analysis
- Worked with countries involved to come to a consensus on how to take corrective actions to improve profitability.

#### **Skills Gained at AIG:**

- Improved Excel Skills
- Advanced analytical and critical thinking skills
- Learned how to dissect data in different ways.

Product Line/Group:

### **Customer Analytics**

The Customer Analytics group is responsible for gathering customer data and building models that help give customers the most relevant product. This helps Customer Analytics to target the right customers and build relationships with potential future customers.

#### **Responsibilities/Projects of Past Analysts:**

- Built a tool which data mined social media data. This data will then be used in the models which will help target the right segment of customers online.
- Found trends which maximized marketing exposure

#### **Skills Gained at AIG:**

- Acquired knowledge about Underwriting Programming
- Learned about the business world and the AIG culture

Product Line/Group: **Personal Lines**

Personal Lines generates a combination of coverage and service which delivers benefits designed to meet specific customer needs.

**Responsibilities/Projects of Past Analysts:**

- Promulgated, conceptualized, and proposed a business case for a new AIG moto-insurance product.
- Scheduled milestones of achievement to proposition core products with related coverage for specified perils, by leveraging best practices from the global property business.

**Skills Gained at AIG:**

- Learned scheduling skills
- Learned how to lead business conferences



Bring on tomorrow

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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