



CLAIMS FIRST

Confidence through partnership

Experiencing a loss 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. Our claims structure, industry leading senior adjuster case counts, scale, and authority levels allow for quick claim decisions and strategies to be implemented.

Giving you Confidence

With unparalleled global expertise, technical knowhow and investment in innovation, our award winning claims teams know the best guidance to give and the best steps to take. Whatever the scenario we've seen something like it before.

Working in Partnership

Responding to a claim is never a process. It's a partnership. Thanks to our global network we can mobilize experts from around the world in a matter of hours to provide support, from transporting you home to limiting your business interruption. We work with you to share our decades of experience in emerging risks and help you avoid a loss in the first place.





Technical Expertise

- Our claims teams are co-located with underwriters, promoting collaboration and a process that is transparent to our insureds. Senior claims engagement leaders also sit in each region to provide marketing, account management, claims stewardship, and issue resolution support and expertise.
- The Primary Severity Unit manages excess claims where AIG also underwrites the primary liability coverage, ensuring consistent claims service and greater proficiency in the management of losses.
- Negotiating the AIG Way, a company sponsored training course developed by Harvard and Princeton professors, helps ensure the consistency of the decision making process of our claims professionals in negotiation preparation.
- Our Panel Counsel program gives us access to elite defense attorneys at negotiated rates in every state. In addition, our mediator database contains an internal grading system that critiques and ranks Mediators on a national level.



Insights and Risk Prevention

- Our Global Investigative Services provide a broad range of detection, investigation, and prevention services to identify and combat insurance fraud.
- The Excess Claims Tort Temperature Map can provide venue severity information on every jurisdiction in the U.S. plus provide relevant state specific law that can assist in evaluating claims, in one easy to use interactive tool.
- Innovative litigation management tactics, including mock trials and shadow juries where the defense can test different strategies either before trial or during trial, are utilized.
- Real-life claim examples based on industry or facility type are available to aid in the assessment and benchmarking of liability insurance limits.
- Our Claims Advisory Board Program provides us with first-hand knowledge of claim legislation and developments from brokers to help resolve claim issues quickly and effectively.
- In addition to handling claims, guidance on venues, plaintiffs' attorneys, mediators/arbitrators, jury consultants, litigation strategies, and more is available to help clients achieve favorable resolutions.



Responsiveness

- A centralized claims intake department, coupled with a scientific and data driven secondary excess segmentation tool, ensures that incoming claims are directed to the appropriate claims handling unit in a timely and efficient manner.
- Our Major Loss Event process promptly gathers policy information on potentially affected insureds following a major incident anywhere in the world to facilitate rapid response and investigation and minimize damages.
- CrisisResponse®, a built in enhancement to Excess Casualty's commercial umbrella liability policy, provides policyholders first-dollar coverage and the professional expertise needed to respond effectively, helping to minimize ultimate damages, in the event of a casualty crisis.
- Claims professionals work closely with our structured settlements department to maximize savings to the insured during the claims resolution process.

At a glance



Our claims professionals average years of industry experience

70%+ claims staff are attorneys and have advanced degrees or professional designations



Excess Casualty claims managed in 2017



Self-service tools allow insureds to report claims 24/7. OneClaim is the new AIG global technology solution for intake, adjudication and settlement of claims replacing more than 140 legacy claim systems worldwide into a single, powerful tool.



\$2 Billion Claims paid in 2017

The top 20 claims paid exceeded \$909 Million a significant increase over the \$640 Million paid in 2016 and the \$720 Million paid in 2015



All claims staff hold claims adjuster licenses in all states that require one.

Our professionals focus solely on high severity specialty claims and work in designated units :

- Primary Severity Unit**
- Complex**
- National Accounts**
- Mass Tort**
- Construction Defect**

For more information please visit aig.com/businessclaims

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, 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 and the Tokyo Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. 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. © 2018 American International Group, Inc. All rights reserved.