



# CLAIMS FIRST

Confidence through partnership

Experiencing a loss can be a devastating experience. However big or small, our priority is to resolve your claim quickly, while providing you with the personal and proactive support you need to get you or your business back on your feet.

## Giving you Confidence

With unparalleled expertise, technical knowhow and investment in innovation, our award winning claims teams know the best guidance to give and the best steps to take because 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 network we can mobilize experts in a matter of hours to provide support, from exporting your cargo to returning your equipment to operation limiting your business interruption. We work with you to share our decades of experience in emerging risks to help you avoid a loss in the first place.



## Introducing our Inland Marine Claims Promise

In the event of an Inland Marine repair claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, AIG promises to provide the Policyholder with immediate working funds of their share of the agreed estimate within 7 days for:

- contractors' equipment
- physical damages
- towing expenses and debris removal



## Technical Expertise

- **Specialized staff** of Inland Marine adjusters who have on average of 20 years of industry experience in vehicle physical damage, contractor's equipment and motor truck cargo.
- Utilization of in house **re-inspector** resources with 30+ years AIG experience and demonstrate high levels of technical expertise. Our reinspection team performs on-site physical damage inspections and are available in the event of a CAT.
- We leverage a panel of highly vetted **vendors and experts** whenever necessary. These vendors and industry experts have vast knowledge in heavy equipment and cargo.



## Insights and Risk Prevention

- **IntelliRisk®** is an online risk management information system that provides real-time detailed claims information and tools that enable clients to proactively monitor claims activity and run ad hoc loss runs in real time with daily access to updated data.
- Our **Forensic Accounting team** comprised of CPAs experienced in the measurement of economic losses and able to utilize accounting expertise, auditing and investigative skills to effectively and efficiently provide an in-depth analysis of insurance claims.
- By partnering with **Clemson University**, AIG is positioned to leverage engineering, analytics, claims and proprietary technology to build risk intelligence to help our clients, turning data into meaningful insight for our clients.



## Responsiveness

- **Two offices** on both the East and West coasts to allow for timely handling of claims.
- **OneClaim** is AIG's specially designed, global, end-to-end solution for claims intake, adjudication, and management and enables seamless coordination throughout the claims process.
- Speedy resolution of straightforward claims – We have established **Value Based Adjusting** for claims under a certain value and we will pay within 24 hours where all relevant documentation is supplied.

## At a glance

17

dedicated claims adjusters



25%

of Inland Marine claims had an initial payment made within 30 days in 2017



24

24-hour response claim acknowledgement to ensure clients' peace of mind

3,259

new inland marine claims in 2017



50+ YEARS

the number of years AIG has been a committed provider of property insurance for the most complex of risks



20 years

the average experience level of our dedicated team of claims professionals

## Products Covered by Inland Marine Claims

- Equipment dealers
- Contractors' equipment
- Motor truck cargo
- Warehouse legal liability
- Contractors' equipment
- Riggers liability
- Dealers open lot
- Vehicle physical damage

## Claims Scenarios

### Business Interruption

An insured construction company sustained a loss to a brand new excavator on Friday, August 26th. The loss was submitted by the insured on September 1st at 7:33AM, indicating it was critical to have the unit inspected and repairs started. The inspection was assigned to an AIG approved heavy equipment appraiser at 8:15AM on the same day. The damaged unit was inspected the next day and repairs were initiated to mitigate the insured's down time.

## For more information please contact



**Kevin Bidney**  
Head of Inland Marine Claims  
+1 503-323-2517  
kevin.bidney@aig.com



**Dean Owens**  
Head of Property and Energy Claims, Americas  
+1 617-330-8376  
dean.owens@aig.com



**Angelo Riccobene**  
Head of Property Claims, Canada  
+1 416-596-3061  
angelo.riccobene@aig.com

## or visit [aig.com/businessclaims](http://aig.com/businessclaims)