



Using Insight, Technology, and Strategy to Deliver Better Claims Outcomes

Ranked #1 in Casualty Claims Service among Carriers and TPAs by Clients with +\$1 Billion in Revenue – 2015 Advisen Claims Satisfaction Survey

Fresh insight. New technology. Smarter strategies. AIG has revolutionized the entire workers' compensation claims process to get injured employees back to work and to their families quickly.

- **More Robust Insight, Applied More Often** – AIG's Advanced Injury Analytics uses over 100 time-sensitive formulas to continuously review claims as they mature, refreshing every 30 days to reveal frequent, timely insights into the most complex cases. Dynamic technology identifies severe injuries early and guides the right adjuster to the best outcome every step of the way.
- **Automation, Guided by Doctors** – Clinical treatment guidelines and back-end processes reviewed by in-house doctors and medical experts at Johns Hopkins Bloomberg School of Public Health. Automated referrals help get injured workers the right care at the right time.
- **New Mobile Tool Empowers Employees and Builds Trust with Employer** – Easy, online access to critical information demystifies the claims process, offers help, and eases frustrations for injured employees.
- **Smarter Strategies** – Performance-based legal structure, proactive settlements, and automated medical management are among the efficiencies that minimize litigation and medical costs.

FRESH INSIGHT



Advanced Injury Analytics

Proprietary technology accelerates medical intervention by routing the most severe claims to the most experienced adjusters, quickly and with specific cost drivers identified. Faster and more accurate through automated referrals – this leads to shorter claim durations, better medical treatment, greater return to work potential, and reduced costs.

Fraud Detection

Automated technology assesses every new claim to identify fraud potential as early as possible. Automatically refers it to a special investigations unit, where over 300 experts preserve evidence and investigate rigorously.

NEW TECHNOLOGY



AIG Go WC

New mobile tool empowers injured workers with instant, online access to the status of their claim and direct contact with their claims representative. AIG Go WC guides employees through the claim process, including self-managing payments, monitoring wages and benefit rates, reminders for doctor's visits, and helpful information about medical treatment, prescriptions, and recommended providers.



IntelliRisk®

AIG's award-winning system makes detailed claim information available in real-time, giving clients and brokers the power and information to manage risk more effectively. Sophisticated dashboards and alert functions keep risk managers up to date, while custom reports can be built to include in depth trending analysis and data.

Subrogation

AIG identifies claims with potential subrogation opportunities up front and facilitates a structured investigation using automated guidance and referrals, in collaboration with claims experts to succeed in recovering on clients' behalf.

SMARTER STRATEGIES



Robust Litigation Management

AIG's network of in-house defense attorneys are trial tested and trial ready. Panel counsel firms are rated and realigned regularly to maximize outcomes and ensure only high performing firms are litigating clients' claims.

Expert Partnerships

AIG invests in research projects with leading medical research institutions – combining decades of our claims experience with expert research and analytics to create smarter tools and predictive analytics that optimize recovery time for injured workers.

Timely Settlements

AIG screens claims every 90 days to target the right opportunities for settlement at the earliest possible time, maximizing value and identifying claims that are most likely to develop adversely over time. We leverage dedicated settlement teams in key states, refer to structured settlement brokers at no cost to the client, and complete 29% more structures than the industry average.

Automated Medical Management Services

AIG's systems and early intervention strategies fast-track the referral of claims from day one, optimizing the benefits of effective treatment guidelines and outcome-driven payment processes. Consistent adherence to clinical best practices, including opioid management, outcomes-based networks, utilization review, appropriate impairment ratings, and pharmacy management protect both the financial and human resources of clients.

Nursing partners help keep an injured worker's medical treatment and return to work potential on track, resulting in 18% overall savings on lost time claims.



Bring on tomorrow

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. 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.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGInsurance | LinkedIn: <http://www.linkedin.com/company/aig>

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