

Natural Catastrophe Services

Our skilled Natural Catastrophe (Nat Cat) risk control team of specialists focuses on managing and mitigating catastrophe losses throughout our clients' businesses.



Physical surveys, detailed evaluations of Nat Cat exposures, assessment of loss expectancies and comprehensive response planning maximize our clients' preparedness to help minimize losses associated with property damage, business interruption, loss of market share, employee injuries, threat to shareholder equity and litigation costs.

In addition to our over 700 risk engineers, risk consultants and business impact specialists, we have over 200 modeling experts and more than a dozen MSc and PhD level experts in various Nat CAT and risk consulting roles with access to multiple industry leading modeling systems for flood, storm, wind, earthquake and supply chain risk.

Our property analytics capabilities give clients a holistic view of their property exposures, helping them understand their catastrophe and non-catastrophe exposures by assessing the risks that have driven historical losses, revealing the most likely future losses (including climate change considerations) and the likelihood of extreme losses. Analytics also provide actionable insights to inform clients' risk management decisions and business continuity plans.

Wide-ranging capabilities that reduce a client's total cost of risk

CAT Risk Insight (CRI)

As part of our suite of Client Centric Analytics the CRI provides our clients with an initial high level overview of their natural catastrophe exposures on a global scale. This illustrative report presents a summary of the data quality and how this compares with industry peers, along with an overview of the driving natural perils and a list of the top 5 locations most exposed to earthquake, wind and flood hazards. This diagnostic report identifies risks and supports further discussion around where our suite of advanced analytics and CAT risk engineering services would be beneficial to the client.

Advanced Analytics

Using market leading natural catastrophe models and AIG proprietary tools we are able to analyze a client's global or regional property portfolios for a range of natural perils and advise on the likely risk accumulations or aggregations as well as identify the primary loss driving locations within the portfolio. These high exposed critical sites may then benefit from a site specific survey by our Cat Risk Engineers to better understand the likely property damage and business interruption losses at these facilities due to earthquake, flood or wind risks and provide risk improvement measures. The analytics can also address other specific concerns such as exposure to climate change or disruptions to key suppliers within their supply chains.

CAT Risk Mitigation

AIG's extensive cat risk engineering services can help clients identify cost effective risk prevention solutions to reduce the loss potential from future natural catastrophe events at their sites. This could be through the provision of physical mitigation measures to protect people and property assets, or the provision of best practice business continuity planning guidelines to build additional resilience into a company's operations and processes.

Event Response

Should a catastrophe occur CRS can offer its clients a range of post-event services to help them manage the situation during and after the event. Following the recent hurricanes in the US, for example, our trained pilots deployed a number of drones to assist with post event property damage assessments such as roof and facade inspections. Our claims support services can also assist clients with restoration and recovery needs. Further advice can be provided to help put in place appropriate Emergency Response Plans to address catastrophe risks.

Showcasing our capabilities through Success Stories



Catastrophe Risk Insights (CRI) Report

A major logistics company wanted to know their global exposures to earthquake, flood and windstorm perils. Based on available property data AIG analyzed the hazards and generated a CRI report to help the client readily understand and visualize their key risks, loss driving facilities and how their data quality benchmarks against their industry peers. This also helped the company consider next step actions in terms of further analytical and consultancy support that would provide quantification of loss expectancies and recommendations to mitigate future risks.

Windstorm

In helping a client to understand their windstorm risks for entertainment complexes located across the southeastern United States, our risk engineers conducted a thorough analysis of the sites to understand the in situ vulnerabilities and improvement measures available to the roofs and building structures which desktop modeling approaches could not see. This allowed the client to significantly increase wind coverage at market competitive rates while also improving operational resilience.

For more information email: CRS@aig.com

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The scenarios described herein are offered only as examples. Insurance coverage and risk consulting services may vary depending on actual facts and circumstance.

Risk engineering services may not address every possible loss, law, rule, regulation, practice or procedure. Reliance upon, or compliance with, any recommendation in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents, injury or damage at your location. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

The estimation of hazards and potential losses, including, but not limited to, the use of risk modeling tools and methodologies, inherently involves uncertainties and depends on data and factors not within the control of AIG.

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. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this material. 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 jurisdictions, 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.