

Client Centric Analytics



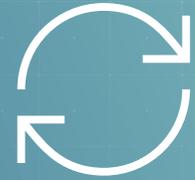
Identify
Business Exposures



Quantify
Likely Impacts



Reduce
Risk Effects



Respond
During & After
Extreme Events

Client Centric Analytics (CCA) turns data into actionable insights by evaluating and analyzing a clients' exposure to various risks such as supply chain, fraud, cyber, terrorism and natural catastrophe's as well as attritional losses. CCA can pinpoint loss drivers, improve safety and ultimately reduce the total cost of risk across industry groups. CCA provides our customers with risk management solutions that take them from initial insights through to custom analytics, risk mitigation and event response services. All this is geared towards helping drive down our clients total cost of risk.

Benchmarking and mitigating losses

Whether we're dealing with property, liability, security or operational related risks these services can help to establish insights to our client's exposures, identify root causes of losses and show how clients benchmark against industry peers in the market place. Once exposures have been identified custom analytics can then allow us to quantify these risks in detail to support insurance or strategic risk management decisions. Where possible risks can be further mitigated either through encouraging a change in people's behavior to improve safety or through the implementation of physical risk reduction measures that enhance the resilience of a client's assets and operations. All in all this provides an end to end risk management process that helps our clients stay in business.

Showcasing our capabilities through Success Stories



Simple equipment fixes in the Retail sector

Through a detailed client claims analysis, AIG identified that same-level falls were the leading type of injury driving claims severity. Further text mining then revealed that the use of "trolleys" – a mechanism used by sales assistants to move goods - was most commonly associated with severe fall claims, which were also 12% more expensive on average. Based on this information, the client took measures to improve trolley equipment in order to reduce accidents.

Safety technology for Construction client

A client was interested in new safety gloves that were believed to reduce finger, hand and wrist injuries, but was reluctant to change equipment due to high cost. AIG assessed the overall cost of finger, hand, and wrist injuries to be approximately \$10 million over the past 5 years. Drilling even further into specific project types and classes of laborers, AIG could help the client calculate the potential return on investment and pilot their investment into the safety gloves on projects where laborers were at greatest risk for these types of injuries.

Hospitality claims analysis and room design

AIG examined 5 years of a client's data and uncovered a concentration of risk in the housekeeping department. Text mining of housekeeping related claims uncovered a frequency of injuries related to making beds and changing sheets. Armed with this information, the client's risk management team is now modifying future room designs to ensure a safer workspace for housekeepers.

Entertainment and employee injury

We analyzed employee injury claims of a national live entertainment client, by performer, show, location, injury, and even day of the week, and then custom designed – and are now launching – a prevention and mitigation program, targeting a 20% reduction in annual loss costs.

For more information email: CRS@aig.com

www.aig.com

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 and www.aig.com/strategyupdate | [YouTube](https://www.youtube.com/aig) YouTube: www.youtube.com/aig | [Twitter](https://twitter.com/AIGinsurance): @AIGinsurance | [LinkedIn](https://www.linkedin.com/company/aig): 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 press release.

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.