



# CLAIMS FIRST

Confidence through partnership

**UK ENERGY**

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

Not only will we help you when a claim occurs, but we will also help you limit potential claims in the first place. Utilising our loss scenario workshops, global claims data, fraud trend analysis and expertise around new exposures, we help to reduce and manage your risks more effectively.

## Giving you Confidence

With over 50 years' experience in dealing with all types of energy claims which may represent both financial and reputational risk to our clients – you have the confidence in our knowledge and resources to manage these promptly and effectively – including multinational claims, captive accounts and claims that span multiple jurisdictions.

## Working in Partnership

We work in partnership with our clients and their brokers and encourage our clients to meet with our claims adjusters before they have a claim to establish positive relationships, to discuss hypothetical scenarios and to set expectations and define protocols in the event that a claim occurs.



## Our Unique Property & Energy Claims Promise

In the event of a major claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, we promise to provide the Policyholder with immediate working funds of 50% of our share of the agreed estimate within 7 days for:

- Property damage/repairs
- Clean-up costs
- Extra expense/increased cost of working



## Technical Expertise

Across the UK we have 20 dedicated specialised Property & Energy claims adjusters, the majority of whom have over a decade's worth of experience.

With a larger and more varied portfolio of claims than most of our competitors, we deal with thousands of claims in the UK each year – giving our clients comfort of our experience in handling all types of claim situations. Our major loss adjusters handle the highest value and most complex claims across the world.



## Responsiveness

**Site Visits** - In the event of a significant claim to the insured AIG ensures our staff or representatives attend the site at the earliest opportunity to enable swift decision making.

**Cashflow** – We prioritise interim payments to support clients' cashflow in their moment of need.

**Proactive Communication** – We ensure our clients are kept updated at key stages of a claim through our 'Moments of Truth'.

**Understanding our clients' business** – Our AIG claims adjusters are aligned to specific insureds, promoting mutual understanding of business factors and giving our clients a service tailored to their requirements, while being a single point of contact throughout the lifecycle of the claim.



## Insights & Risk Prevention

### Client workshops

Our workshops have been a great success with clients throughout the world. We structure them around clients' needs – from single hour sessions to all day events. Typical content includes:

- Analysing the clients' operations, highlighting key locations and exploring their vulnerability to particular perils.
- Creating mock loss scenarios at key parts of the clients' operation and walking the client through the claims response process.
- Defining the claims team and identifying key experts in advance, eg. Loss adjuster, accountant or engineer and introducing them to the client.
- Focussing on specific areas of the client's policy wording, selecting particular sections and then discussing the practical implications for the client.

### Property & Energy Risk Insights

We provide key insights into risks affecting your business and the wider market

Read about our Property insights at [www.aig.co.uk/property-insights](http://www.aig.co.uk/property-insights)

### Did you know?

**Multinational** – We provide seamless coverage for Multinational businesses of all shapes and sizes supporting Local, Global and Controlled master programs



\$ 120m

Paid out in UK Energy Claims in 2017



New advised UK Energy Claims in 2017



In-house specialist UK Property & Energy Claims Adjusters

### Energy Market Claims Expertise

- Oil and Petrochemical
- Mining and Related Activities
- Chemical
- Power and Utilities
- Oil Rig
- Construction
- Captive/Risk Management
- Terrorism
- Cyber

### Key UK Property & Energy Contacts

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**For more information please contact your local AIG representative or visit [aig.co.uk/claims](http://aig.co.uk/claims)**

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