



CLAIMS FIRST

Confidence through partnership

MULTINATIONAL

Nowhere are our multinational capabilities more evidenced than in our claims operation. With over 7,000 claims staff within the AIG Global Network, we stand ready to serve our multinational clients' claims wherever they are. Technical claims specialists are located close to our clients' operations and able to be deployed in a timely manner. Our global claims network is supported by dedicated multinational regional managers in North America, Europe and Asia Pacific to drive superior and consistent customer experience sharing best claims practices worldwide.

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

Giving you Confidence

Given the nature of our clients' multinational businesses their claims can sometimes be extremely high profile. Our claims adjusters are used to dealing with highly sensitive matters that represent both financial and reputational risks to our clients. We are able to deal effectively and discreetly with all types of claims wherever they occur.

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 claims scenarios and to discuss the process in the event that a claim may occur.





Technical Expertise

We have been providing global programmes for our clients for almost a century and handling the claims emanating from these.

We have dedicated claims experts throughout the world within the AIG global network. This enables us to handle and pay claims in a fast and compliant manner wherever the loss occurs. Our Producing Office claims teams will manage any master policy claims in collaboration with the local office to ensure AIG responds in line with all policies issued to the clients. You can be confident that when a claims situation occurs our claims team has the expertise and experience to manage the claim, thereby, protecting your organisation from the most critical risks.



Responsiveness

You can confidently say to your multinational clients that it doesn't matter where in the world clients have a loss, we will be able to get an experienced claims professional – from the AIG global network – to the site to service that loss.

We will provide an acknowledgment and assign a claims adjuster within 2 business days.

We provide initial payment within 90 days on 69% of claims.

You will be kept updated throughout the lifecycle of the claim and know the right person to contact, should you have any questions.

Being truly global can become complicated by legal and regulatory restrictions, time zone challenges, language barriers and culture. Multinational businesses should consider the following key areas when implementing their global insurance program:

- Global Reach
- Local Knowledge
- Communication, Collaboration, Consistency and Coordination
- Powerful Claims Data Management

Having local claims professionals allows us to deliver unparalleled service by:

- Alleviating time zone challenges, which is integral for prompt notification and appointment of loss adjusters, lawyers, risk engineers and recovery agents to ensure any loss suffered receives a quick response
- Understanding a jurisdiction's regulatory framework and legal structure which allows proactive and effective management of losses
- Having knowledge and understanding of local culture and language, which allows the claims professional to smoothly navigate any local challenges that may present



Insights & Risk Prevention

We will help you avoid potential losses by sharing our market leading insights and data Analytics. We can also provide tailored workshops for our clients in order to:

- consider personnel and financial risk in the event of a claim
- discuss notification and the claims process and how the Master Policy will interact with any locally issued policies
- review lessons learned from claims scenarios and stress test the policy wording

Did you know?

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

- Claims data analysis through our Intellirisik Claims dashboard
- Recording of client stat codes to facilitate reporting of losses by location
- Nominated handlers on large accounts who recognise and monitor claims trends impacting your total cost of risk.

6,000,000+

New Claims Reported in 2017

200+

The number of countries and jurisdictions where we service claims.

700

The number of global AIG engineers connected to support our claims universe. Industry experienced to apply lessons learned to help mitigate future claims.

\$24.1B

2017 Gross Paid Losses

\$96.4M

Paid per DAY @250 Business Days

\$4.0M

Paid per HOUR @ 24 hours

Key Multinational Claims Contacts

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For more information please contact your local AIG representative or visit aig.co.uk/claims

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