



CLAIMS FIRST

Confidence through partnership

UK PROPERTY

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 90 years' experience in dealing with all types of property 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'.

Speedy resolution of straightforward claims – We have established Value Based Adjusting for claims under a certain value which we will pay within 24 hours where all relevant documentation is supplied.



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 (eg a large fire at a data warehouse) 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 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

Did you know?

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

 \$460m

Paid out in UK Property Claims in 2017

 776

New advised UK Property Claims in 2017

 20

In-house specialist UK Property & Energy Claims Adjusters

Property Market Expertise

- General Commercial Property
- Retail
- Hospitality and Entertainment
- Process Industries
- Local Authorities
- Financial Institutions
- Telecommunications
- Healthcare Facilities
- 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

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