



CLAIMS FIRST

Confidence through partnership

PERSONAL ACCIDENT & HEALTH

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 or your business back on your feet.

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

With over 90 years' experience in dealing with highly sensitive claims which may represent reputational risk to our clients - you have the confidence in our knowledge and resources to manage these discretely and effectively.

Working in Partnership

Having a close partnership with our clients is essential and we meet prior to a claim to discuss hypothetical scenarios and to set expectations in the event that a claim occurs. When a claim does occur we always take a pragmatic approach and ensure we take our client's requests and views into account.

Payment Promise

In the event of a claim, AIG will confirm coverage under the policy as quickly as reasonably possible.

1. When coverage and settlement agreed an immediate settlement of funds by bank transfer or cheque will be made within 24hrs.
2. In the event that coverage is confirmed, however further medical information is required to determine final settlement of the claim, AIG promises to provide the Policyholder with an interim partial payment which will be a percentage of the estimated final settlement of the claim, within 7 days. The AIG claims handler will base this decision upon reasonably available information.





Technical Expertise

We allocate our claims to a centre of excellence based on complexity.

60% of our claims are "express", meaning they are fairly straight forward claims and our emphasis is on settling them as quickly as possible. 40% are more complex in nature and whilst speed is obviously important we also make sure you have an experienced complex adjuster to support you through the process. Our most experienced adjusters handle our major losses so you benefit from a wealth of knowledge and experience.

Access medical experts

Our panel experts have extensive experience in the Personal Accident and Critical Illness market with consultants assessing and suggesting treatment programs to restore them back to full health and their insured occupation. First contact will always be by the treating specialist and customers have access to over 500 consultant medical and surgical specialists around the UK and Northern Ireland.

Did you know

Every month our claims staff visit rehabilitation centres where some of our claimants are being treated to provide claims assistance regarding their current claim or any potential claims.



Responsiveness

Our Claims Adjusters are specialist by line of business giving our customers the right expert to deal with their claims.

We provide an initial response to claims within 48 hours.

You will have a single point of contact throughout the lifecycle of the claim.

What happens if there is a delay?

Once an independent medical report is requested the file is diarised for 2 days at which point the Claims Adjuster will chase the medical expert for acknowledgement and agreement to provide a medical report. If we do not hear from the medical expert after 2 reminders an alternative medical expert is sourced.

Second Opinion

You or any member of your immediate family can obtain a medical second opinion from a leading international specialist if diagnosed with a new medical condition or are injured whilst you are insured by our Lifeline Plus policy.

"Just a short note to say how much we appreciated your hard work in following through our application for an insurance claim. Without your commitment and determination to resolve the problem, we would not have the financial security we have now. Apart from being able to change our bathroom to a shower facility, the remaining money will be set aside for care. Many thanks for completing this claim so successfully".

Quote from client



Insights & Risk Prevention

We run regular claims surgeries with a group of specialised adjusters giving their attention and opinions on one customer's claim. The vast experience provides each live claim with the best outcome and approach for the assessment of the claim.

We provide Fraud training to all adjusters, in addition to this over 50% of our adjusters are trained in cognitive interviewing techniques in order to help reduce financial and other risks to our customers.

Immediate access to MyHealthPortal, a website that places health care resources at your fingertips and can give you access to some of the best medical professionals in the world. Complimentary to all Lifeline Plus policy holders.

Did you know Our claims adjusters are regularly trained by medical consultants in order to increase their medical knowledge and ensure a seamless experience for our customers.



£67m+

paid out in UK Personal Accident and Health claims in 2017

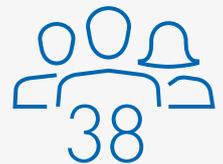


58,000+

the number of incoming and outgoing Personal Accident and Health phone calls in 2017. Incoming calls answered within 20 seconds.



13,865
new advised UK Personal Accident and Health claims in 2017



38
In house specialist Express, Complex and Major Loss claims adjusters

To make a claim contact us on 0345 602 9429 or email claimsuk@aig.co.uk

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