



## Overview

Our specialist legal panel (Womble Bond Dickinson, Kennedys and Mills & Reeve) provides expert support to insured businesses under selected policies<sup>1</sup>. An advantage of having one of these policies with AIG is that you have access to a complimentary helpline provided by the panel firms. The helpline offers policyholders specialist guidance and strategic input and advice at the early stages of a dispute. In the unfortunate event of a claim the panel firms can provide legal advice and expert representation to you at pre-agreed discounted rates.

## The Advantages to Instructing an AIG Panel Firm

- Our panel firms are all leading commercial law firms each with offices throughout the UK. The firms have numerous awards from independent commentators recognising the quality of their advice;
- The panel firms have expert lawyers specialising in the particular type of claim you are likely to receive and will provide you with high-quality, practical as well as commercial advice;
- AIG has worked with the panel firms for many years. The panel firms ensure that AIG is updated when required and obtain approval before incurring costs, in line with the policy terms and conditions. This can avoid unnecessary delays and prevent issues arising;
- Using panel firms results in a smoother process for you. Our panel firms are experienced in handling insurance-backed claims and have good lines of communication with AIG;
- Our panel firms already have agreements in place with AIG, allowing them to focus immediately on providing you with legal assistance, rather than negotiating with AIG over fees or terms of engagement;
- AIG has negotiated favourable discounted rates with the panel firms; and
- [ON EMPLOYMENT MATTERS ONLY] Subject to the satisfaction of relevant policy conditions, if you take advice on a dispute through the helpline, and proceed to instruct the panel firm who advised to defend the subsequent employment claim, you will benefit from AIG waiving the retention that would otherwise apply.

Therefore, you can be confident that you are receiving the best as well as the most cost effective legal advice. Confidential feedback provided on the advice received from the panel firms after receiving helpline advice, shows that 100% of users rate the service as excellent or very good.

## Frequently Asked Questions

**Q: I would rather instruct solicitors who are closer to where I am based.**

**A:** Our panel firms are based in 17 towns and cities in the UK and, where appropriate, will travel to meet you at your own premises. They will also travel to represent you at any court or tribunal hearing.

**Q: I always use XYZ for my legal work, and they have never given me bad advice.**

**A:** Our panel firms are leaders in the UK legal market and have extensive experience in advising on all issues covered by your AIG policy. Non-panel firms may not have worked with AIG before, meaning that they will need to negotiate and agree terms of engagement and a fee structure with us. Our panel firms already have agreements in place with us, meaning they can start advising you much quicker and that you get the best advice possible, while complying with all the reporting requirements we need to receive, minimising the stress and hassle for you.

**Q: Your panel firms are only looking out for AIG's best interests / will try to make me settle this claim even though I don't want to.**

**A:** The panel firm's retainer is with you and you would therefore be their client, not AIG. The panel firms will act in your best interests and will advise you on the best practical outcome for you, whether that is to defend the claim, seek to settle it, or take any other action.

[www.aig.co.uk](http://www.aig.co.uk)

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