



Property Sales Playbook



Bring on tomorrow





AIG insures some of the largest most complex organisations around the globe, providing Property insurance for companies of all shapes and sizes for over 60 years. With our depth of technical property underwriting expertise, substantial domestic and international capacity, superb Loss Prevention Engineering capabilities and an unparalleled global network, we specialise in writing difficult, challenging and unusual risks.

PROTECTING YOUR CLIENTS ASSETS

Working closely with our broker partners, we provide clients of all sizes with tailored solutions to managing their property exposures. When large catastrophic losses occur, you can count on us to provide the financial support your clients need to get them up and running and back in business quickly by providing payments up front. Our size, our access to capital, our claims expertise and our loss prevention capabilities mean we can provide your clients with a consistent service, wherever they are located across the world.

REVOLUTIONARY MARKET LEADING CAPACITY

Our global engineering capabilities support enable us to provide market leading capacity up to \$1.5 billion for well protected, well managed risks. Customers can leverage AIG's Property's significant per risk and natural catastrophe capacity, on a global scale.

BESPOKE WORDINGS AND PRODUCT BREADTH

We pride ourselves on bespoke wordings and programmes tailored for clients. We have expansive product offerings providing Material Damage, Business Interruption, Money, Goods in Transit, Deterioration of Stock, All Risk Computer, Machinery Breakdown, Engineering and Standalone Terrorism coverages.

CONSISTENT GLOBAL COVERAGE

Our consistent risk appetite means your client can secure uniform coverage and capacity across the globe from any AIG office. This provides customer confidence that we will provide consistent service and expertise in every country their businesses are located.

CLAIMS

AIG's Global Property claims division has extensive commercial property claims experience derived from managing some of the biggest and most complex property claims in history.

LOSS PREVENTION ENGINEERING

We have exceptional in-house Loss Prevention Engineering capabilities, our global network of risk engineers undertake comprehensive evaluations and provide deep technical expertise for our clients. They are a rich source of risk management advice which they routinely share with clients and potential clients on-site. To ensure consistency and continuity for clients we deploy an account engineer to oversee the engineering programme.



LARGE COMPANIES

Whether a multinational manufacturing plant, local retail complex, airport or global financial institution, commercial organisations face mounting exposures from events such as fire, flood or even terrorism. These businesses need appropriate capacity to protect their high value assets and income streams from a variety of natural or man-made threats.

AIG's Global capacity supports both multinational and local clients with Large Limits/Highly Protected Risks coverage needs. Our expanded Commercial Property coverage minimize the need for multiple co-insurance placements and eliminate gaps between layers of coverage. Property owners can rest easy knowing that they have got far-reaching protection complemented by world-class Loss Prevention Engineering services and unmatched claims expertise.



MIDDLE MARKET

Middle Market business comprises of clients that have total insurable values of \$50M or greater generating annual premiums up to \$500,000 for the property program. It is generally business where AIG writes 100% of the policy which may be a single location or across multiple territories.

Middle Market clients have access to AIG Loss Prevention Engineering capabilities as a value added service for clients. While clients in this segment may be or attain high protected risk status, the Middle Market portfolio will include accounts that may not be highly protected but represent good quality property business.

Middle Market Property Accounts can be considered on a stand alone basis or in conjunction with other lines of Business (Casualty, Financial Lines, EIL, Marine, Accident & Health) where AIG has a broad product offering.



SMALL AND MEDIUM ENTERPRISES

AIG defines SME business as clients with total insurable values of under \$50M written 100%.

Underwriting is typically standardized in a streamlined, automated environment that ensures a low touch, fast response approach that can be readily adapted to meet the changing needs of the portfolio.

Key sectors where we have proven expertise in these trades.

We accept good quality risks from \$50m - \$1.5B.

- **Airports and transportation**
- **Electronics (including semi-conductors)**
- **Engineering**
- **Manufacturing and Process Industry Business of all types**
- **Healthcare**
- **Higher Education**
- **Water Utilities**
- **Technology, Communications and Media Companies**
- **Real Estate (Offices, Shopping Malls, Industrial Parks etc) and Private Finance Initiatives (PFI)**
- **Public Entities**
- **Retail**
- **Financial Institutions: Banks, Building societies, Insurance Companies, Investment Institutions**
- **Sport & Leisure: Hotels, Sports Stadia**
- **Multinationals, Captives and Risk Managed programmes.**

Characteristics of a well managed risk

- Non-combustible construction: Walls, partitions, structural elements, floors, ceilings, roofs are made of non combustible materials.
- Pro-active management: Clients who work with us proactively managing their properties with preventative maintenance programmes, good housekeeping and management control programmes in place.
- Good Human Element controls – including emergency response procedures, good housekeeping, documented procedures for control of contractors whilst on site, sprinkler impairment (1 in 5 fire sprinkler valves are found to be “closed” when they should be “open”, so maintaining regular pro-active maintenance control is essential).
- Fire Protection to be commensurate with the fire loading – this will take into account the occupancy, the construction of the building and the sums insured.
- A willingness to work in partnership with AIG engineers to reduce the probability of a loss occurring.
- Its very important that clients understand the risks they face from both a property damage and business interruption perspective. From a business interruption perspective clients should understand their supply chain, where suppliers are located, where they get their products from, the level of fire protection and what contingency plans they have in place if there is a disruption to the business.

Unlocking the \$1.5B capacity

Sami Sayegh
Large Limits Executive
discusses what \$1.5B
risk looks like



[LEARN MORE >](#)

Unlocking the \$1.5B capacity



DEFINITION

- Total sum insured > \$750m
- AIG writes 100% or a significant lead position
- Involves one or multiple locations
- Can be single country or multinational
- Generally has a full time professional risk manager
- Relies on a high degree of engineering service
- Committed to partnering with AIG and to risk improvement

CAPACITY DRIVEN BY RISK QUALITY

Construction

- Fire resistive or non-combustible with proper maintenance and repair

Protection

- Adequate public and/or private water supplies
- Adequate sprinkler protection and/or fixed hazard protection where needed
- Appropriate public fire department response
- Supervision (alarms; 24/7 occupancy; watch service)
- Control of external exposures
- Good Human Element control / procedures
- Quality of underwriting submission / engineering data
- Commitment to sound loss prevention practices / risk improvement

WHAT DOES \$1.5B LOOK LIKE?

UK National Health Hospital

We insure 100% of the hospital utilising our full \$1.5B capacity this includes all the buildings, contents and business interruption. Business interruption at a hospital is anything which causes loss of revenue. Many hospitals generate revenue from Outpatients clinics and their restaurants, its therefore paramount they insure against any potential loss of revenue.

International Airports

We insure 100% of an airport; this includes all the airport buildings, all terminal buildings, control towers and hangers. This also includes interruption to businesses. Fire is the most common cause of loss at an airport, often caused by an electrical fault. Contractors are also a major cause of loss.

WHAT'S THE SALES OPPORTUNITY?

WHAT DO TARGET CUSTOMERS LOOK LIKE?

OUR RISK APPETITE & CHARACTERISTICS OF A WELL MANAGED RISK

SELLING AIG TO THE CLIENT

MANAGING OBJECTIONS

CLAIMS HANDLING

MULTINATIONAL

PREVENTING LOSS



As a world leading insurer of property exposures, we've built up a wealth of experience reflected in the breadth of our cover, large limits capacity, Loss Prevention Engineering services and experienced claims team.

SINGLE POINT OF CONTACT

Multinational customers can access a single point of contact to coordinate all of their business needs in any country or jurisdiction.

TOTAL GEOGRAPHIC COVERAGE

Our affiliated entities are licensed or able to issue admitted cover in over 130 countries and jurisdictions.

TOTAL EXPOSURE COVERAGE

AIG is renowned for its product range – one of the widest in the insurance industry. With this mix of products your clients can be confident that we can handle all of their insurance needs around the world.

CLAIMS

The strength of our international claims capabilities, over 9000 claims staff in 345 offices has proved vital to many clients before, during and after natural catastrophes throughout the world.

MARKET LEADING CAPACITY

Whether a large single location or multinational organisation, customers now have far reaching protection of \$1.5B for high value commercial property assets.

ENGINEERING

Global Property has worldwide, world class loss prevention engineering capabilities that serve all disciplines and occupancies services include loss prevention and risk mitigation services.

CAPITAL TO PAY CLAIMS

AIG property casualty insurers paid an average of \$115 million in claims worldwide every business day in 2012.

Global Property worldwide is a truly global, cross-disciplined operating unit spanning approximately 95 markets, 1,000 employees and service 19,000 customers across US/Canada, Europe, Asia Pacific, Latin America, the Middle East and Africa.

Our experience suggests that most purchase obstacles raised by clients relate to their uncertainties around local regulations, compliance and reservations about pricing. These obstacles can be effectively countered.

THERE ARE CHEAPER QUOTATIONS THAN THIS ONE

We aim to build long term relationships with our clients and provide consistent and stable pricing so there are no surprises. AIG Property has historically demonstrated its ability to not only maintain its risk appetite following catastrophic events, but more importantly, to respond with additional capacity when other markets have contracted providing our customers with stable pricing and capacity.

Despite market cycles and natural catastrophes we are committed to providing steady capacity and pricing.

MARKET PERCEPTION IS THAT AIG PROPERTY IS RISK AVERSE

We have radically transformed our business to ensure we are clear about our risk appetite and can provide market leading capacity for larger risks. We currently insure some of the largest airports, universities, schools and manufacturers across the world.

YOU ASK TOO MANY QUESTIONS WHEN ANALYSING A RISK



Luis Frias
Property Manager Europe discussing how we analyse risks.

Following a property loss, our priority is restoring a client's business to normal operation as quickly as possible. Our Property division has extensive commercial claims experience derived from managing some of the biggest and most complex property claims in history.

We have a dedicated team of professionals with an average 20 years experience. With a vast network of resources, we stand ready to respond and provide extensive support during our clients' times of need.



HOW WE MANAGE PROPERTY CLAIMS WITH NICK BARBER HEAD OF PROPERTY CLAIMS



VIEW MOVIE HELPING CUSTOMERS RECOVER AND REBUILD



ONLINE MOVIE: HELPING CUSTOMERS AND COMMUNITIES RECOVER FROM CATASTROPHE ON OUR WEBSITE

VAST NETWORK OF TECHNICAL EXPERTS

We can bring the right resources to our clients quickly when a loss occurs we have pre-loss arrangements and long standing relationships with on-the-ground adjusters, structural engineers and construction consultants. We also provide access to superior technical resources including pre-approved partnerships with premier investigators, engineering firms, consultants, origin cause, specialists, subrogation and forensic accounting specialists.

DEDICATED CLAIMS MANAGEMENT TEAMS

We coordinate the claims management process from account set up, to first notice of loss, investigation, mitigation and claim management and resolution. Our clients also receive access to all levels of our senior management team.

ADVANCE PAYMENT FOR CUSTOMERS

On major losses we focus on working in partnership with clients ensuring prompt claims payment once coverage is confirmed. We provide our customers with advanced payments to assist policy holders with short term obligations.

PLANNING AHEAD FOR CATASTROPHIC CLAIMS

AIG has established the Catastrophe Advantage Program (CAP) for USA based risks. This is an innovative modeling technology that enables us to more effectively manage catastrophe losses by preparing and planning a response prior to a catastrophe, before losses are reported. Satellite technology enables us to anticipate damage to our clients' properties and align adjustment resources even before a hurricane makes landfall.

INDUSTRY SPECIALISTS

We have dedicated claims executives specialising in industries including: all Energy segments, Educational Institutions, Transportation, Real Estate, Public Entities, Manufacturing, Financial Institutions, Industrial & Distribution.

ONE CONSISTENT SERVICE ACROSS THE GLOBE

For multinational clients we offer consistent service with a multinational deal, so wherever you are located we have offices in 90 countries providing you with a claims adjuster in every country who delivers one consistent service you can trust.

GLOBAL CLAIMS ANALYSIS

You can be confident that your clients will have the support of claims professionals who know the local issues and exposures, understand the terrain and have the resources you need ready to go to resolve their claim. Our multinational clients can examine their global claims activity with IntelliRisk, our 24/7 online claims system, so they can analyse their paid and outstanding claims and identify common causes of claims throughout their operations.

VIEW PDF ON INTELLIRISK

Last year AIG issued over 30,000 local policies throughout the world for multinational clients. We have over 60 years experience of multinational insurances, the largest owned global network the insurance industry has to offer and over 9,000 claims staff in 345 offices.

This means we've got the right people, with the right know how in the right places, whenever and wherever in the world your clients need us.

WORLDS' LARGEST OWNED INSURANCE NETWORK

We own more international offices than any other insurer, so we have more control over the service our clients receive. Such as making sure policies are issued correctly, more consistent, reliable and sustainable service, and local claims support when your clients need it.

PREMIUM TRACKING

Our global premium tracking reports for risk management business mean that Finance Directors can check the movement of insurance monies throughout their organisation – making sure that premiums have been paid in particular territories.

CONSISTENT GLOBAL COVERAGE

Our Global Property's consistent risk appetite means you can secure uniform coverage on a global basis. The global spread of our engineering team also means you have local engineers who specialise in improving your clients risk located across the globe.

LOCAL CLAIMS SUPPORT

We are a world leading multinational insurer, handling thousands of multinational claims a year and paying out over 3.5m euros in multinational claims a day. Our global size and spread means that wherever in the world your clients have a loss, we are going to be able to get an AIG claims department employee there to help them.

LOCAL EXPERTISE AND RISK EVALUATION

A fundamental question for a multinational is whether or not to utilise local insurance in a country for a particular line of business. Our multinational experts in each country use their skill and local market knowledge to guide clients through the complexities of answering this question.

FOR EUROPEAN EXPOSURES

Our entry level multinational product for those just starting their multinational adventure in Europe is the Freedom of Service product. It offers all the benefits of insuring with one of the world's largest global Insurers with the simplicity of a single policy providing coverage across Europe

CONSISTENT RISK MANAGEMENT

We can streamline risk control information directly to your clients worldwide through our own global network. Meanwhile practical face-to-face expertise can be delivered through our international risk engineers when it's needed.

FOR MAJOR CORPORATIONS

Major corporations are in safe and experienced hands, as AIG handles over 75% of the FT 500 companies. AIGs coverage contemplates your full exposure – property damage, business interruption and contingent business interruption – globally, both onshore and offshore.



Global Property Loss Prevention Engineering provides Property clients worldwide with cost-effective and measurable methods of identifying risk, helping to reduce loss and improve their competitive business position.

Whether your clients require ergonomics training for an industrial facility, a hazard assessment for a chemical plant, jobsite audit programs for construction sites, a best practices assessment for a hospital, or fire protection system recommendations for a luxury hotel, our staff have the knowledge and experience to provide state-of-the-art business solutions based on the latest industry and technical standards.

INDUSTRY SECTOR SPECIALISTS

We recognise that different sectors have different loss prevention strategies. For this reason we have industry sector teams and occupancy specialists who understand the risks and controls that are relevant to specific industrial or commercial sectors. For example we know that in the oil and gas industries approximately 40% of losses can be attributed to pipe failure and therefore our risk assessments provide a focus on maintenance and inspection programmes. In the commercial sector common causes of losses are hot work and electrical faults/failure. Whether your operation is a power plant, batch chemical producer or a hotel our engineer can provide specialist expert service.

SCALE

We have over 200 in-house highly trained field and account engineers, access to an additional 600 specialists and field engineers worldwide, and loss prevention capabilities on the ground in over 35 countries.

SITE SURVEYS & RISK ASSESSMENTS

We offer extensive assessment capabilities of the location, construction composition and fire protections to help locate and evaluate the quality of risk including the management programmes in place. We can provide feedback to clients about the risks of a group of locations.

CALCULATING THE COST OF BUSINESS INTERRUPTION

Our engineers assess the impact of a major loss, analysing plant management and resulting business interruption to identify the impact to the business.

SPRINKLER SYSTEM DESIGN SPECIFICATIONS AND APPROVAL

Our Engineers can review and approve sprinkler design drawings and calculations to verify that sprinkler systems are designed and installed in accordance with either international or local standards.

BUSINESS CONTINUITY AND SUPPLY CHAIN ASSESSMENT

Business Interruption claims exceed Property Damage claims by a 4 to 1 ratio. Our figures show that 80% of businesses that suffer a major incident will never fully recover their pre-loss trading position and some will cease operating entirely. Our risk engineers provide solutions to these exposures designed to eliminate or reduce them.

PROJECT PLANNING

We can oversee any project to verify the building designs not only meet local building regulations, but also use materials accepted by the general insurance market. We can also verify that fire and security protection is commensurate with the proposed risk.

BEST PRACTICE ASSESSMENT

Global Property Loss Prevention Engineering has risk evaluation tools to rate each of your clients operations against industry best practice standards. We will also be able to demonstrate those areas that can improve their rating.

RISK IMPROVEMENT TRENDING

Our account engineers can trend Risk Improvements to see if there are issues that need to be addressed at a group wide level. Seminars can be arranged to address these issues.



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Bring on tomorrow

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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IntelliRisk® Advanced

Risk Management Package

The IntelliRisk Advanced Risk Management Package provides detailed claim information and tools that enable you to proactively monitor claim activity and run ad hoc reports.

View consolidated claim information worldwide*. Access individual claim details and view financial information in multiple currencies. Select from a library of standard report templates with numerous report filter options, or design and save your own reports and download the results to Microsoft® Excel®.

IntelliRisk Advanced is fully supported by a dedicated Help Centre and a team of experienced insurance professionals. Data from over 30 countries is updated daily (remaining countries updated monthly).

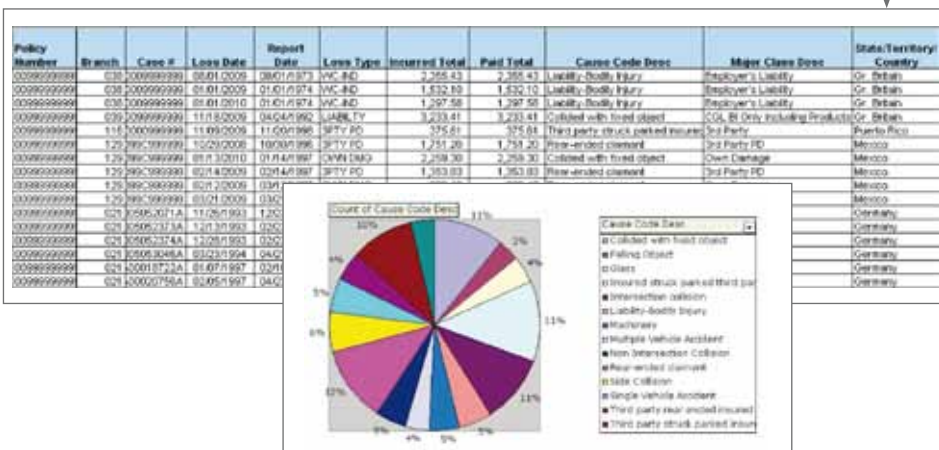
*Claim data availability can vary based on the insurance program underwritten by AIG member companies, but generally is available for casualty claims for approximately 100 countries worldwide.

Features Include



Dashboard

Dashboard summarises claim and financial information. Search for a claim, or quickly access most recently viewed claims. Set preferences and dynamically update and refresh onscreen metrics; drill down to view details.



Advanced Search and Query

These functions help to refine claim searches, and can be saved to streamline future searches. International data can be viewed in common currencies, and search results can be downloaded to Excel for further ad hoc reporting.

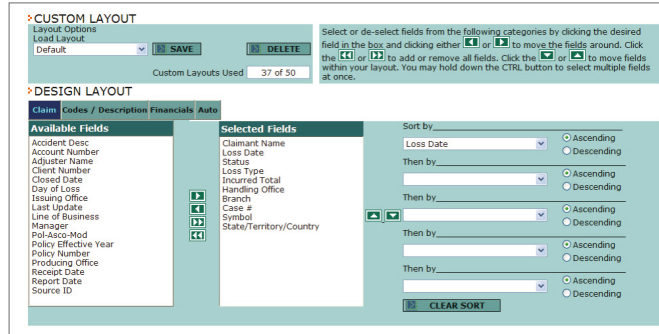
Continued >

IntelliRisk® Advanced

Features continued

Custom Layouts

With the custom layouts feature, create customised templates of claim searches utilising numerous design layout fields. Layouts can be saved for future use, as well as shared with other users. Up to 50 layouts can be created and saved.



INTELLIRISK ADVANCED QUICK STATUS			
NOTICE:			
The information appearing below is privileged and confidential and may not be disclosed without the express consent of both the insured and insurer. Any disclosure without such consent is prohibited.			
Account Name:	XYZ INTERNATIONAL	Claim Number:	960-C08550921A
Claimant Name:	DOE943		
Claim Information			
Status:	Open		
Handling Office:	038 AIG UK Ltd. - London		
Driver:	DOE		
Major Class:	NFX RM Employers Liability		
Adjuster:			
Claim Location			
Level 1:	00AC	Level 4:	GB
Level 2:	T046	Level 5:	
Level 3:	NEZ	Level 6:	
Accident Information			
Accident Date:	04/27/2004		
Report Date:	01/20/2005		
Receipt Date:	01/20/2005		
State/Territory/Country:	Great Britain		
Description:	fall off ladder		

Quick Status Report

The quick status report shows a high level overview of a claim and financials.

Reports Library

The reports library contains standard reports that can be run in PDF and/or Excel formats. Run a report once, or schedule it to run monthly, quarterly, semi-annually or annually. Choose from numerous filters to customise and even segment and distribute select reports by key sort data elements. View reports onscreen, save them to a library or email them to other recipients with a custom message.



Bring on tomorrow

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