

WINNING WITH AIG

## Help when it matters most



### UK Employers Liability & General Liability

Being subject to a claim can be a challenging and disruptive experience. However big or small, our priority is to pro-actively investigate and resolve all claims as quickly as possible. You will have access to a dedicated claims contact who will guide you through the claims process, provide the support you need and to ensure the best possible outcome of the claim.

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' businesses our insured's claims are often front page news. 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 occurs.

Client Focused

Delivering the right service in the right timescale

Insights and Emerging Risks

# AIG CLAIMS

Service Excellence      Benchmark for Quality

Problem Solver of Choice

Technical Leadership

#### Casualty Commitment

We recognise that however big or small, being subject to a claim can be a challenging and disruptive experience. From the inception of the policy, you will have access to a dedicated claims contact at AIG who is on hand to provide you with the personal and proactive support you require throughout the claims journey.



Chartered Insurance Institute

Accredited

AIG's CDF Technical Knowledge and Business Acumen training programme meets CII CPD accreditation standards.

## Technical Leadership

AIG has been writing employers liability and general liability risks for over 50 years, with a wider and more varied claims portfolio than many of our competitors.

Our highly trained in house claims teams are experts in liability, injury, product recall, legacy/disease and fraud. We provide onsite technical investigation from our expert field force and our major loss claims adjusters have experience of managing multi million pound multinational losses.

### Did you know?

**92%** Customer satisfaction in 2020 from our Key Customer Initiative

- Dedicated claims team with a single senior claims point of contact
- Qualitative data to shape our claims service
- Award winning Disease Workshops
- Accident Investigation Workshops

## Service Excellence

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

**We provide** an initial response within 48 hours.

**You will have** a dedicated claims team to manage your claim.

**In partnership with you** we will keep you updated and involved at every moment of truth throughout a claim.

**Digitisation** our cloud solution means that we can seamlessly receive and store dashcam and/or video evidence, images and telematics data digitally, speeding up the resolution of the claim and help the fight against fraudulent claims

**Our Claims Field Investigators** are strategically positioned across the UK and provide dedicate support the help with your investigation whether on-site or by virtual meeting.

**Rehabilitation** our UK wide vendor partners have deep expertise in implementing the best possible rehabilitation programme and have successfully assisted thousands of people to realise recovery and return to work

## Insights and Emerging Risks

Helping your clients avoid losses:

**Through our Client Risk Services** We provide our customers with access to a range of risk management tools and consulting services to enhance risk management and make workplaces safer. This includes access to a Health and Safety eLearning system with an extensive range of courses.

### Claims review workshops

We track claims trends, escalate any issues and hold frequent claims reviews with you to understand any patterns or trends that emerge.

**Intelligent Claims MI & Insights** Our interactive dashboard helps profile the nature of claims, root cause, frequency and financial impact.

**IntelliRisk** – Access to AIG’s next generation risk management information system is available at no cost – Demo Video: <https://youtu.be/gW6UpfwBF6c>

### Claims Training Workshops

Through our award-winning Disease and Accident Investigation workshops we provide on site training for clients to improve response, defensibility, accident reporting and prevention.

### Fraud Management

AIG has no appetite for fraud or misconduct. AIG Global Investigation Services includes a dedicated UK team of specialised fraud analysts and investigators who work collaboratively with our claims teams to help AIG and our policyholders prevent, detect and investigate fraud.



### Wellspace

AIG recognises that the current and future employment landscape can create challenges around wellbeing and the need for employers to have a robust wellbeing programme. That’s why we have partnered with Wellspace, a forward-thinking corporate wellbeing provider of health and wellbeing digital solutions. The Wellness Programme Wellspace, is a fully comprehensive corporate wellbeing provider. It uses cutting-edge intelligent technologies via a smartphone app for employees and a reporting tool for employers.



In-house specialist UK Casualty Liability Claims Adjusters



\$155.7m

Paid out in UK Casualty Liability Claims in 2021



New advised UK Casualty Liability Claims in 2021

### Key UK Liability Contacts

**John Carr**

Head of UK Casualty Claims  
Email: john.carr1@aig.com

**John Higgins**

Technical Head of Casualty Claims, UK & EMEA  
Email: john.higgins@aig.com

**For more information please contact your local AIG representative or visit [aig.com/claims](http://aig.com/claims)**

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)).