

# Global Property Claims Capabilities



## About Global Property

AIG's Global Property division brings sophisticated and extensive capabilities to our clients' risk management programs. AIG's unrivalled worldwide network provides a superior platform to harness best practices.

AIG is a leading provider of risk management and loss prevention services for commercial property, energy and highly engineered risks, worldwide. Through the company's multidisciplinary Global Property division, AIG serves the worldwide property protection needs of a diverse portfolio of clients.

With unparalleled expertise, the Global Property team offers innovative, comprehensive solutions across all industry segments. Through highly specialized units across Commercial Property and Energy & Engineered Risk disciplines, the division provides access to an extensive global team of specialists in underwriting, engineering, claims, risk management, and multinational disciplines.



## Delivering on our Commitments

At Global Property, we have made a commitment to continuously improve our claims handling function. From providing a 24-hour turnaround on the initial notice to quickly delivering a final adjusted claim, it is our job to do whatever we can to get our clients back to business as soon as possible. We hold ourselves to a standard of providing consistent excellent service to our customers, whether it is dealing with a single claim related to one property, to the complexities of dealing with a major catastrophic incident.

### AIG Property Claims Promise

After disaster strikes, our clients need the support of their insurance partners more than ever. In many cases, major claims support is the principal reason for buying insurance.

In the event of a claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, AIG promises to provide our client with immediate working funds of 50% of their share of the agreed estimate within 7 days.

These payments are made on an unallocated basis for (a) property damage/repairs, (b) clean-up costs and (c) extra expense/increased cost of working.

By providing our clients with ready access to critically important funds, we can expedite recovery and meet immediate cash flow needs, ultimately helping our clients maintain their business continuity.

### Clear and Open Communications

At AIG, we believe that providing best-in-class customer service, especially in the event of a loss, is one of the ways we can be our client's most valued insurer. We act in partnership with our clients every step of the way to clearly address any issues that may arise. By keeping open lines of communication, we make sure we have a full understanding of our clients' needs to help them maintain business continuity. Through sharing what we have learned through our years of experience across the globe, we can ensure our clients emerge from a loss stronger and more resilient than before.

At AIG, we believe in providing best-in-class customer service.

## Operational Excellence

### Right Person, Right Claim

When a client submits a claim, small or large, it is important that it is handled by someone who has the expertise and confidence to settle the claim as quickly and efficiently as possible. Through our global claims operating model, we make sure the right claim is allocated to the right adjuster with the appropriate expertise to respond swiftly, efficiently, and effectively to every claim.

- Our “Express” team handles our more straightforward claims, focusing on technical expertise and fast settlement.
- Our “Complex” team handles larger claims (up to \$500 Thousand USD) that require a more in-depth level of review and investigation.
- Our “Major Losses” team handles the largest claims (over \$500 Thousand USD) and is comprised of our most experienced and technically skilled adjusters.

Through this segmentation strategy, we infuse efficiency and expertise into the claims handling process. By assigning the right person to the claim from day one, our energy is spent in the right place at the right time. We ensure the optimal workload so that our adjusters can devote the time needed for particular cases. Therefore, even when a catastrophe causes thousands of claims, you will feel like yours is the only one. That’s our depth of skill and resources.

The technical expertise of our Major Loss claims staff comes from their many years of industry experience, on average over 20 years each. This in-depth knowledge enables them to understand the different loss exposures of different industries and provide this guidance to our clients, often from their own first-hand experiences. With the combined knowledge from such diverse sectors as energy, educational institutions, transportation, real estate, public entities, manufacturing, financial institutions, communications, and distribution, we have the specialized expertise to respond to our clients’ claims with confidence.



### Property Claims Field Group (US Only)

For losses up to \$500,000 USD, we have a team of specialized adjusters that are equipped with mobile tablets and specialized software and given full authority to open, adjust, make payments, and close out a claim all while remaining with our clients in the field. Our Property Claims Field Group makes the claims process easier, more efficient and allows us to be entirely focused on our client’s requirements, enhancing the overall claims experience.

## Catastrophe Claims Expertise

From providing our clients with proprietary tools through to scenario testing to demonstrate the claims support we provide after a catastrophe strikes, our claims team has the technical expertise and first-hand experience to be an invaluable resource to our clients, helping them minimize their exposure to or impact from catastrophic risk. Some of the tools we have developed include:

- Simulated CAT Event Testing—Regularly test systems, processes, procedures, and resources under simulated CAT event scenarios to ensure readiness for real event
- Earthquake Preparedness Program—An established panel of earthquake adjusters, engineers, and building consultants available to quickly respond in the wake of an event
- Major Loss Event (MLE) Process—A process developed to alert our staff of potentially large property exposures on a global basis, enabling us to promptly gather coverage information following a major loss incident so that we can minimize damages even before our client reports a claim

## Catastrophe Advantage Program<sup>SM</sup> (CAP)

When faced with an impending disaster, clients need to know that their insurer has a plan and infrastructure in place to respond swiftly and mobilize large numbers of claim technicians and experts to any catastrophe. At AIG, we believe in the power of a proactive approach, developing the Catastrophe Advantage Program<sup>SM</sup> (CAP) to provide effective management of hurricane-related losses for our property clients proactively before a storm occurs.

In this type of event, CAP integrates state-of-the-art storm modeling technology with AIG's extensive policy and claims data to identify the impact that a hurricane's potential path may have on the most vulnerable insured locations. With the powerful information generated by CAP, appropriate resources and on-the-ground adjusters can be at the ready, long before a hurricane makes landfall or a single claim is reported.

CAP ensures AIG's claims professionals can anticipate damages to insured properties across the totality of affected areas. This proprietary preparedness system enables our staff to respond expeditiously to inspect damages, distribute emergency funds, and resolve claims so that our clients can return to business as soon as possible.

Regardless if you have a small or large loss, AIG has the financial strength to quickly issue advance payments to help our clients maintain their business continuity as soon as possible after a loss.

## Technology Solutions

At AIG Global Property, we have made a commitment to enhancing our technological and data analytics capabilities to provide our examiners and adjusters with the tools they need to be more efficient and effective, enabling them to provide the best possible service to our clients.

### OneClaim®

OneClaim is AIG's specially designed, global, end-to-end solution for claims intake, adjudication, and management. The system helps us to manage a claim more proactively and to deliver a faster resolution for our customers.

### Immediate Access to Claims Resources around the World

With all claims information located in one global database, OneClaim not only helps our clients learn from each other by sharing data and developing information, but we can also view the availability of claims professionals worldwide at any given time, allowing us to give our clients better support through resources from our geographic areas as required.

### Accurate Risk Assessments

By tracking the global claims data available through OneClaim, we are able to analyze more claims information than ever before, even breaking out losses by coverage line to understand what is driving exposures and premium. Through analyzing this



information, we can make accurate, informed risk assessments supported by factual evidence to give our clients competitive premiums.

### IntelliRisk®

IntelliRisk® is an online risk management information system that provides detailed claims information and tools that enable users to proactively monitor claims activity and run ad hoc loss runs in real time with daily access to updated data.

The information provided by IntelliRisk can be further utilized by clients and brokers to review claims details at the client, account, or policy level with flexible dashboard displays, assisting them in their organization and management of all claims on a worldwide basis.

## Multinational Claims Handling

### Global Network for Multinational Claims Handling

By their inherent nature, managing claims on multinational accounts can be a challenge. At AIG, we understand these complexities and have the right expertise to confidently handle claims of all sizes around the world.

Through our more than 100 wholly owned operations in 93 countries around the globe, we provide our clients with a consistently high level of service and swift, uninterrupted access to the right resources and expertise worldwide. Our global network facilitates moving currencies globally and fronting programs worldwide while helping our clients smartly navigate the unique issues that can arise, such as regulatory, cultural, and language barriers.

Working with fellow AIG claims professionals around the world not only means claims are handled with a high level of expertise, but they are also handled consistently across the globe in line with our Property Best Practice Guidelines. Another added value of AIG's global network is that much of our claims handling is managed in-house by our own claims professionals. This allows us to liaise directly across borders, translating to faster payments to our clients to help them quickly get back to business following a loss, no matter where in the world that business is located.

## Solutions from a Global Leader

AIG is a worldwide market leader and one of the few truly global property casualty insurers. Global Property's claims team has extensive Commercial Property and Energy claims experience derived from managing some of the biggest and most complex property claims in history. Our clients will have the expertise and resources resident not only in one individual, one country, even one region, but throughout AIG's entire global network ready to respond to your claim quickly and resolve it expeditiously.

To learn more about AIG,  
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