

How we handle Property and Energy Claims

Consistently putting our clients (and our clients' cash flows) first, before and after a loss, is what differentiates our Property and Energy claims team. Our 50% payment promise and client workshops aimed at educating potential loss scenarios are just two examples of AIG offering an outstanding claims service.

Property and Energy Claims Overview



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Nick Barber, EMEA Head of Property and Energy Claims talks about the regional team and the experts within.

Major Loss Claims



WATCH >

For catastrophic losses: technical excellence from our experienced claims handlers...

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Complex Claims



WATCH >

Injury claims demanding advanced technical skills, proactivity and close customer contact...

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EMEA Claims Snapshot

Over **\$1 Billion** paid in total indemnity on Property & Energy claims in EMEA in 2014

50%

We'll advance 50% of the agreed property damage estimate on large losses

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Express Claims



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Smaller non injury claims where fast decision making and rapid claims settlement are key...

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Customer Centric Claims Process



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Relentless customer focus and understanding drives superior service.

Technical Centre



Our EMEA Claims Stories >



Global Property Claims Capabilities >



Providing Claims Service Excellence >



Video Library >

View the EMEA Regional Property and Energy Claims Network >



Video Library

Learn more from our Loss Adjusters



Major Loss Claims



Decision makers providing a human touch in a time of need

David Lovering, Major Loss Adjuster, EMEA



Delivering client centric solutions

Kevin Miller, Major Loss Adjuster, EMEA



Tirelessly working across EMEA to improve client relationships

Francine Bidondo, Major Loss Adjuster, France



Complex Claims



Adding value, putting customers first and flexibility

Warren Forbes, Complex Claims Adjuster



Understanding time critical instances with the ability to deploy additional resources when needed

Sharon Herbst, Complex Claims Manager, South Africa



A network of claims handlers here for our clients

Mette-Christina Bruun, Complex Claims Analyst, EMEA



Express Claims



Two key goals, fast set up and fast settlement

Soren Madsen, Head of Express Claims, EMEA

The client is the reason we continually look to improve

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Decision makers
providing a human
touch in a time of need

MAJOR LOSS CLAIMS PHILOSOPHY

At AIG we're continually looking to improve the service and the experience our clients receive in their time of need. We constantly look to work alongside our broking partners with a quick and efficient resolution being in the front of our minds and where possible we will look to improve client relationships with regular face to face meetings.

TECHNICAL EXPERTISE

The Property and Energy major loss team have an abundance of experience with some of our Senior Loss Adjusters each individually amassing over 20 years' experience within the insurance industry. Our Major Loss Adjusters have the authority to make decisions promptly when required. The team continuously use their experience to steer our customers confidently through any kind of claim adjustment challenges.

MAJOR LOSS PAYMENT PROMISE

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

Once coverage is confirmed, we promise to provide the Policyholder with immediate working funds of 50% of our share of the agreed estimate within 7 days for the following:

- Property damage/repairs
- Clean-up costs
- Extra expense/increased cost of working

The estimate is to be agreed between the Policyholder/ broker and the AIG claims handler, based upon reasonably available information. This payment is made on an unallocated basis.

CLAIMS TEAM PRE-LOSS WORKSHOPS

Our workshops have been a great success with clients throughout the world. We structure them around the clients' needs - from single hour sessions to all day events, all aimed at providing clients with risk management techniques to reduce the chance of claims arising in the first place. Typical content can often include analysing clients' operations and highlighting potential perils to creating loss scenarios and walking the client through the claims process.

Complex Loss Team



At AIG our customers come first. We are committed to delivering a prompt, professional and knowledgeable claims service whilst being there when our customers need us the most.

SPECIALISED FOCUS

Our experienced complex claims adjusters focus only on property and energy claims. This ensures consistency of claims handling and direct access to the specialist assigned to your claim. We pride ourselves on the skills and expertise of our claims teams as well as their imaginative approach to the development and delivery of claims services.

TECHNICAL EXPERTISE

Our global footprint provides us access to some of the best technical expertise the world has to offer. We understand the impact that a claim has on a business and our local and international expertise is available to support customers with every aspect of their claim. Our claims adjusters provide their 'hands on' assistance with site visits and will attend meetings to discuss the progress of the claim when required.

PROACTIVE CLAIMS HANDLING

The claims team across the region is committed to delivering proactive communication to all stake holders throughout the life span of a claim. When appropriate we will attend sites and arrange meetings with the insured to develop action plans. There is also a key focus on keeping Insured's up dated throughout the lifecycle of the claim.

CUSTOMER FOCUSED INNOVATION

We continually look for innovation to improve our customer claims service. Our global, web based claims system gives us the edge, allowing us to register, approve and settle claims remotely, wherever we may be. This aids us in providing the best service at all times, honouring our commitment to ensure minimal interruption to business following a claim.

Our priority in Express Claims is to make the process as quick and as smooth as possible. That's why our speed of response is matched by our efficiency.

FIRST NOTICE OF LOSS

We pride ourselves on quick and efficient customer satisfaction by providing our customers with numerous ways in which they can report a loss. Depending on the type of claim there may be certain services that are offered to a customer to complete these claims in the quickest and most effective manner - potential services include roadside assistance and towing, water loss mitigation and car body shop scheduling.

SERVICE TO OUR CUSTOMERS

Our Express claims principles are designed to ensure our customers' expectations and the service we provide are met consistently. Using our global network we can set best practise procedures by constantly looking to improve. During a claim it is common practise to be in constant communication with the customer at every point throughout the claim. Our aim is to provide excellent customer service and we find open and constant communication a key to that success.

CONTINUOUS TRAINING

Our team of claims experts undergo continuous technical and skills based training to provide our customers the assurance and confidence we can guide them through a difficult situation. Utilising our global network to set best practise guidelines we will constantly look to improve our teams with the ultimate end result of delivering exceptional customer service to our customers.

EFFICIENCY

We understand that if our customers are making a claim it is because an unfortunate event has happened and our goal is to cause as little disruption to them as possible. Our claims team are experts when it comes to investigating the necessary facts in order to reach a decision as soon as possible. We work tirelessly to enable our customers to get back up and running as quickly as possible.

EMEA Claims snapshot



Over
\$1 Billion

paid in total indemnity on Property & Energy claims in EMEA in 2014

50%

We'll advance 50% of the agreed property damage estimate on large losses



120

Number of dedicated Property and Energy claims adjusters across EMEA



46

Countries within the EMEA region



Days within which we will look to make an advance payment



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Property & Energy Casebook

Covering 47 countries across Europe, Africa and the Middle East, our specialised team of Property & Energy Claims Adjusters have a broad spectrum of experience in all types of property damage and business interruption claims.

Here we demonstrate real life examples of the added value our AIG Property Claims Adjusters provide to our clients to support them through dramatic loss events — from notification of loss to settlement of claim. Our unparalleled claims knowledge, access to experts worldwide together with our unique claims promise — paying 50% within 7 days of agreed value of a loss* — all ensures our clients can get back to business with the minimum of disruption whilst our AIG claims adjusters liaise closely with all parties to negotiate a fair and timely settlement.



Over

USD 1 Billion

paid in total

indemnity on Property & Energy claims in EMEA in 2014

Safe in our Hands

- Our unique property claims promise*
- Cashflow assistance through the claims lifecycle
- World Leader experience
- Access to experts worldwide
- Prioritising business continuity
- Understanding your risk

Dealing with your worst case scenario – everyday



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*In the event of a major claim, our Property Claims Payment Promise commits that we will confirm coverage as quickly as possible and advance our policyholders up to 50% of an agreed loss estimate within 7 days for property damage/repairs, clean-up costs, and extra expense.



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Explosion at an Oil Refinery

In this case our insured, an owner and operator of a large oil refinery in Europe, suffered a furnace fire and explosion which resulted in extensive damage to their facility leading to a significant impact on production. Ultimate exposure to the market was initially estimated in excess of USD \$100m.

AIG, with market leading experience in managing this type of incident, were able to make sure the appropriate expert team were instructed and on site as soon as possible. Despite complexities associated with the loss, our AIG Major Loss Adjuster, Gerald Crymble, together with the expert team made regular site visits and were able to confirm coverage very quickly. As lead insurer we were able to support a payment for an advance close to USD \$20m. This was followed by regular payments on account which were essential in enabling our insured to manage their cash flow.

AIG and the adjustment team also liaised and supported the insured in putting temporary repairs in place, allowing operations to resume at a reduced output which significantly mitigated the loss for our insured. Once permanent repairs were complete, a fair and reasonable final settlement was achieved between the parties.



“Through our focus of building relationships and trust with our insured’s senior management team a timely and efficient resolution to a significant and complex loss was achieved.”



Gerald Crymble
Major Loss Adjuster
Property & Energy Claims



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Pot Freeze at Metal Smelter

During the construction of a metal smelter by our insured a substantial ‘pot freeze’ occurred – solidifying the product on a ‘pot’ line.

Reinstatement work involved removing the solidified product from over 300 pots and with the ‘pot’ lines approximately 2 km in length – this was a huge undertaking.

In agreement with the insured the appointed loss adjuster monitored activity and reported to the insurers while a small specialised team of experts assisted without the need for multiple resources - an approach favoured by the insured.

Our loss investigation and adjustment team determined causation within an expedited period. On-site, following the initial hive of activity, our team met to discuss the repair programme with the insured and their contractor to look at expediting measures for a prompt return to operation. Agreement to labour rates and incentives for more work shifts at the height of repair activity resulted in the contractor commissioning individual

pots at a faster rate than during the original construction phase of the project.

The AIG Major Loss Adjuster was on site and during initial visits offered the insured an interim payment of USD \$30m against the property damage element of the loss. Further substantial interim payments were made for property damage and business interruption and subsequently the loss was concluded within 14 months.



“Pre-loss operational status was achieved within eight months and full settlement of over USD \$125m was concluded within 14 months, a major achievement given the magnitude of the loss both in terms of damage and cost.”



Paul Dawson
Major Loss Adjuster
Property & Energy Claims

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Major fire at large Industrial warehouse

We were notified of a major loss, caused by arson, at a warehouse occupied by a large online retail company of which AIG were the lead insurer. At the time of loss, the insured had stock including clothing and accessories which we understand was valued at over GBP £100m.

The fire spread through fire control vents onto multiple floors before being contained by the activation of the sprinkler system, causing significant fire damage to racking, as well as smoke and water damage to a significant amount of clothing in the warehouse.

Major Loss Adjuster David Cook was on site within 24 hours of the incident occurring to evaluate the loss. These immediate discussions enabled us to identify with the client the key priorities of counting and verifying lost stock and ensuring the online website was available to meet customers' demands alongside the initial focus on the cleanup of the building. The speed of this happening was essential as the online facility was key to millions of pounds of sales each day.

Through working closely with the insured, AIG were able to assist and the website was back up and running within 2 days, reducing our insured's claim considerably. After establishing liability we were able to agree to our share of an advance of GBP £5m within 7 days, which was welcomed by the insured and broker. This was followed up by a further advance payment of GBP £4.5m within five weeks the loss occurring.

Whilst the original loss was estimated to be in the region of GBP £40m, the AIG Major Loss Adjuster worked closely with the adjustment team and the insured's loss assessors and it was possible to finalise the claim within 5 months for an overall amount of less than GBP £20m.



Property's Claims Promise

" After establishing liability we were able to agree to our share of an advance of GBP £5m within 7 days which was welcomed by the insured and broker."



David Cook
Major Loss Adjuster
Property & Energy Claims



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Explosion at a Manufacturing facility

Our insured, a leading manufacturer of medical devices and equipment suffered a major loss event at their production plant. An explosion took place causing massive damage to the surrounding machinery and equipment as well as to parts of the building and some finished and semi-finished stock.

AIG were the lead insurer and Major Loss Adjuster Thiemo Schroeter immediately contacted the insured and organised for a loss adjuster to be on site to assess the damage. As a result of quick action and decision making, parts of the plant less damaged or unaffected by the explosion were up and running only a few days after the incident, mitigating the business interruption loss.

We worked quickly to progress an advance payment which the insured and broker were very pleased with.

Whilst this loss had the potential to result in a significant business interruption loss and was initially estimated at over EUR €100m this was greatly reduced by deploying loss mitigation measures – all through close liaison between the insured, AIG, broker and adjuster.

“Supporting our insured in getting back to production mitigated the loss by over EUR €90m.”



Thiemo Schroeter
Major Loss Adjuster
Property & Energy Claims

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Flooding at a Hospital

A flood occurred at our insured's 200 bed hospital following a period of heavy rainfall.

Built in the late 1980s, the original plans for the hospital were approved as the location was considered to be susceptible to a flood event only once in every 150 years. However, multiple construction projects around the hospital in the intervening years significantly impacted the risk profile. As a result, following a period of heavy rainfall, the hospital suffered flooding throughout its single storey premises, up to a depth of 120cm.

Our loss adjuster was on site within 24 hours and the team, including our Major Loss Claims Adjuster David Lovering was there within 72 hours, at which time a USD \$10m payment on account was agreed.

The insured ultimately decided not to permanently reinstate the flooded property but rather to build a new Wing on higher ground, to mitigate future flood.

We worked with the insured and looked at the reinstatement options. We adopted a flexible approach and were able to negotiate a settlement based on a notional cost and time of reinstating the original building – just 9 months after the event.



“We visited site immediately, quickly agreeing an advance and adopted a flexible approach enabling us to conclude the claim just 9 months after the event.”



David Lovering
Major Loss Adjuster
Property & Energy Claims



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Sinking of a jack-up rig

A jack up rig was in the process of spudding down offshore and experienced a punch-through before sinking 12 hours later.

That evening, before a loss had even been notified, AIG learnt of the incident and all available information suggested there was little doubt this was a total loss.

On that basis, AIG proposed to other co-insurers that consideration be given to settling the claim in full. Regardless of the 30 days settlement stipulation in the policy, we then worked with the other leaders in order to settle the full value, in excess of EUR €100m, as quickly as possible. During this process, we promptly established there was a covered event and then ensured the whole market was willing to finalise the loss within 13 days of the incident.

The insured also presented a cargo claim resulting from the incident. As there were

some challenges with regards to how this section responded to the loss, our AIG Claims Adjuster Jonathan Blackstaffe visited the insured in person to talk through their coverage and agree on a strategy for resolving this element of the claim.

From this there followed a settlement meeting involving all leaders at which agreement was reached to resolve this element of the claim. There was a general understanding that all parties would look to clarify the cargo coverage at renewal.

“Post loss, AIG’s claims and underwriting teams worked closely with the insured and broker to re-write the cargo section to ensure it provided the coverage the client required.”



Jonathan Blackstaffe
Major Loss Adjuster
Property & Energy Claims

**The client is the reason we
continually look to improve**

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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 ProgramSM (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 ProgramSM (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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Providing Claims Service Excellence



AIG's claims operation underpins every AIG insurance policy and is one of our greatest strengths. We pride ourselves on the skills and expertise of our specialist claims adjusters who provide a dedicated and innovative approach to the delivery of all our claims services.

Safe in our hands

Our Property & Energy Claims team has unrivalled technical knowledge and claims experience across the world. As such, our clients can be assured that every type of claim is safe in our hands. We continually strive to improve our service and add value to our brokers and insureds through the following:

- **Our Unique Property Claims Promise** - In the event of a major claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, we promise to provide the Policyholder with immediate working funds of 50% of our share of the agreed estimate within 7 days for:
 - property damage/repairs
 - clean-up costs
 - extra expense/increased cost of working.
- **Prioritising Cash flow** - When a major claim occurs, we understand the importance of cash flow to a business during the claims lifecycle and make sure our clients are supported.
- **Business Continuity** - Our claims experts work alongside our clients in identifying priorities to get the business back to work with minimum negative impact.
- **Site Visits** - In the event of a significant claim to the insured AIG ensures our staff or representatives attend the site at the earliest opportunity to enable swift decision making.
- **Risk Workshops** - Through our claims workshops we work with our clients before a loss occurs to give full transparency to the claims process, nominate experts as required and check all risks are covered.
- **Proactive Communication** - We ensure our clients are kept updated at key stages of a claim through our 'Moments of Truth'.

Paying over
\$1bn

Across Europe,
Middle East and Africa
in P&E Claims in 2014

Local Contacts and access to Global Expertise

Multinational Claims Handling



Claims Adjusters specialised by Line of Business – giving our clients the right expert to deal with their claim

Claims segmented by value and complexity

By allocating claims into our three different centres of excellence, **Express, Complex and Major Loss** depending on their complexity, our clients benefit through the speedy settlement of more straightforward claims – whilst gaining the right expertise and focus on larger and more technically challenging claims.



Client Relationship Managers
Direct management of select client accounts

Claims Data Reports

Our management information tool – Intellirisk – provides clients with global data and claims trend insights.

Anti Fraud

Our specialised team collaborates across borders using our award winning fraud app to speed up the investigation process

Property & Energy Claims
Providing Claims Service Excellence



Market Claims Expertise

- Oil & petrochemical
- Power Generation
- Oil Rig
- Construction
- Mining
- Process industries
- General commercial Property
- Retail
- Local authorities
- Financial institutions
- Hospitality and Entertainment
- Telecommunications
- Healthcare facilities
- Chemical

Safe in our hands

Your Property & Energy Claims contacts in EMEA:

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Sevil Furat – Turkey

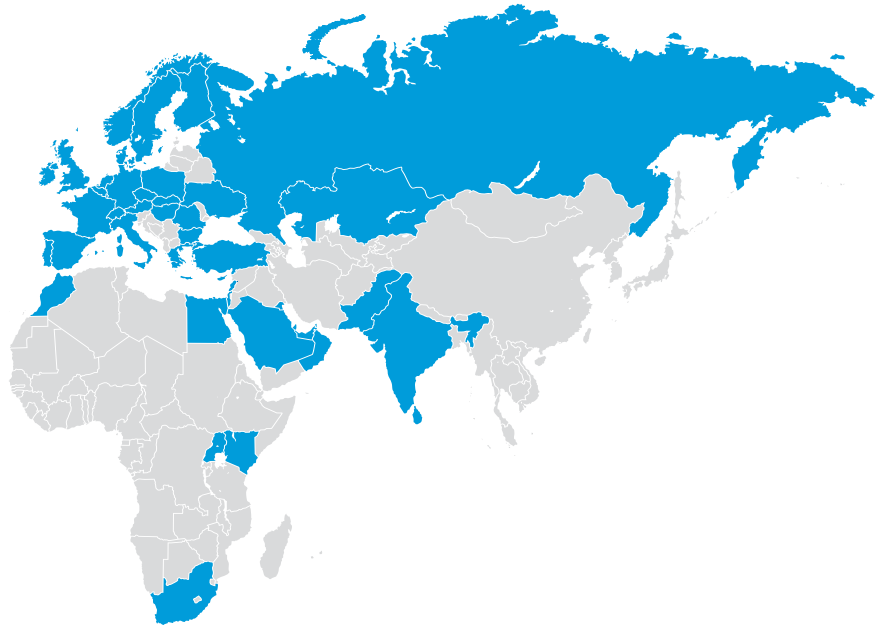
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Claims Awards across EMEA in 2015



www.aig.com

EMEA Property and Energy claims network



Our network of experts

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