

Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG:

- Connecting you with world-class Retail Property leadership
- Highlighting AIG Retail Property's key areas of differentiated value
- Providing examples of AIG Retail Property's advantages working for brokers and clients
- Showcasing why we have an industry leading Retail Property position in the marketplace

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## The AIG Advantage

### Underwriting Excellence & Creative Solutions

- Dedicates a team of underwriters around the world who have the experience and knowledge to provide differentiated client solutions that provide coverage certainty
- Delivers flexibility of coverage, consistent capacity, balance sheet strength and multi-line solutions
- Provides superior fronting and reinsurance solutions via captive or panel, while delivering compliant solutions in 215+ countries and jurisdictions

#### WHY IS THIS IMPORTANT?

AIG Retail Property experts deliver flexible, creative solutions for clients domestically and worldwide.

### Proven Claims Expertise

- Upon Property Damage coverage confirmation, the **AIG Property Claims Promise** provides working funds of up to 50% of AIG's share of the agreed property damage estimate within 7 days
- Provides clients a supportive team of dedicated in-house property claims professionals with 20+ years' average experience
- Partners with clients to resolve claims in an efficient and effective manner

#### WHY IS THIS IMPORTANT?

AIG's dedicated Property claims team enables prompt claims resolutions.

### Risk Engineering

- Deploys specialized risk engineering teams to conduct on-site surveys which identify risk and recommend risk improvement strategies
- Provides loss estimates and CAT assessments, assisting clients in evaluating their property loss risks
- Works in conjunction with underwriting, claims and client engagement to communicate risk engineering improvements that a client can make to help reduce their risk of loss and improve their underwriting profile

#### WHY IS THIS IMPORTANT?

AIG Property Risk Engineers help clients identify and mitigate property losses, allowing for improved business resiliency.

Capabilities  
in 215+  
countries and  
jurisdictions

Unparalleled  
underwriting,  
including in  
the Middle  
Market space

AIG Property  
Claims Promise

Learn more: [www.aig.com/whyaig](http://www.aig.com/whyaig)

## Why AIG

### Underwriting Excellence & Creative Solutions

#### ISSUE

A global manufacturing firm with increasing complex property risks had its global property capacity reduced by their incumbent carrier.

#### SOLUTION

AIG brought together our integrated global resources, including expert underwriters, risk engineering and claims, to truly understand the client's unique risks, enabling us to put forth meaningful capacity in support of the client's risk management objectives.

#### BENEFIT

The client maintained their program integrity around the world without disruption to its local policy issuance and compliance.

#### WHY IS THIS IMPORTANT?

AIG's integrated global capabilities delivers customized and unparalleled property solutions.

### Proven Claims Expertise

#### ISSUE

A large university with multiple campuses experienced poor claims handling from its incumbent insurer and sought a new carrier with proven claims expertise and the ability to respond rapidly.

#### SOLUTION

AIG Retail Property delivered a customized program inclusive of the **AIG Property Claims Promise** supported by our in-house property claims team.

#### BENEFIT

The client partnered with a carrier that understands its industry with the confidence that claims will be addressed quickly; AIG promises to provide working funds of up to 50% of its share of the agreed property damage estimate within 7 days after coverage is confirmed.

#### WHY IS THIS IMPORTANT?

AIG's Property claims team partners with clients to resolve claims quickly.

### Risk Engineering

#### ISSUE

A hospital network had a poor risk profile and had difficulty finding an insurance carrier that would agree to continue insuring their property risks.

#### SOLUTION

AIG risk engineers worked with the hospital network to better understand their properties, identify opportunities for enhancements and create an agreed upon risk improvement plan. This collaboration resulted in a successful property insurance program that met the needs of both AIG and the client.

#### BENEFIT

The client received appropriate coverages as result of their collaboration with AIG risk engineering and underwriting, as well as a go-forward plan for continued improvements to their risk profile.

#### WHY IS THIS IMPORTANT?

AIG's risk engineering helps clients understand and address their exposures and obtain customized property solutions.

## What is AIG Retail Property?

AIG Retail Property provides market-leading risk transfer (insurance) and non-risk transfer (fronting/captive) solutions for domestic and global middle market and risk management insureds. Clear and consistent property risk appetites have been established worldwide and we are committed to delivering differentiated value to our brokers and insureds by providing open communication, coverage flexibility, claims and risk engineering excellence and multinational services.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

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 coverage is subject to 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.

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