



## Financial Lines Claims Service Features and Benefits

We understand the impact a claim can have to a business and its professional reputation. Whether a claim is straight-forward or complex, we provide claim services that meet your needs, whenever and wherever a loss occurs. We know from experience how regulators and plaintiffs work, and we utilise our knowledge and expertise to guide a client through the claim and litigation process.

We consider that our experience and understanding makes for critical time and cost savings when it matters the most. Our claims professionals are also lawyers and have an average of over 15 year's experience handling financial lines related claims.

### Our Network

With our broad network of offices, we have the local capabilities to deal with all types of claims and the ability to draw on global expertise if required. This allows for local, timely decisions on all claims.

With our approved panel of lawyers and industry specific experts, we look to maximise support in order to mount the best possible defence to protect the client and the client's business.

### Our Philosophy

We seek to minimise disruption to the clients business and to request only pertinent information. We are strong advocates of utilising alternative dispute resolution so that we are able to minimise the unnecessary cost of litigation where possible.

For those claims that are less complex, we take a proactive approach to streamline the process from notification of claim until settlement.

We take the lead to deliver flexible and innovative solutions. Our claims professionals facilitate loss review meetings, ensure expert reports are progressed and actions are understood, which are all critical steps to maintaining momentum on complex losses.

### Claims Feedback

Paramount to a client's insurance purchasing decision is our commitment to deliver prompt, skilful and knowledgeable claims service that meets a policyholder's unique needs.



Exceptional claims service doesn't happen by accident. It takes years of experience and organisation-wide dedication to build a customer-focused global claims network, committed to service excellence and continual improvement to better serve our clients.

Every customer is given an individual dedicated claims service which is a critical ingredient for our success. As part of our commitment to understand our clients, we collect and analyse customer feedback to ensure we are managing all expectations.

### Claims Protocol

Gold Complete includes as standard a comprehensive Claims Protocol that ensures the client understands exactly how and when we will assist should an issue arise. It details how our Claims team rapidly responds throughout the course of a claim. It also describes our duties in regards to advancing costs and our involvement with any defence and settlement.

### Share our Experience

AIG has handled many complex shareholder class actions claims for over a decade in Australia and we have learnt what really matters to clients when such a serious incident occurs. As an added benefit of Gold Complete, if the Company Securities section is purchased, the client will have the option of having AIG present to their board of directors on our experiences in order to help them prepare to deal with such a situation, should the need ever arise.

### About AIG Claims

AIG has an expansive reach with a worldwide network of over 300 claims offices and a global claims team of nearly 11,000 professionals. Globally, AIG has handled approximately 4.7 million claims and paid over US\$24 billion in claims last year.

In Australia, every working day, AIG pays on average A\$1 million in claims.

Our local claims team is acknowledged as one of the finest in the industry and has been recognised externally by winning the 2013 Sue Ronai Memorial Excellence in Claims Award, two years in a row, 2013 ALB Australasian Law Award for Insurance In-House Team of the Year and was a winner of the 2013 Australian Business Award for Service Excellence.



## Gold Complete Product Profile

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.

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). Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. 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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