AIG Global Energy Middle Market (GEMM)



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

- Connecting you with world-class Global Energy Middle
 Market (GEMM) leadership
- Highlighting AIG GEMM's key areas of differentiated value
- Providing examples of AIG GEMM's advantages working
- for brokers and clients
- Showcasing why we have an industry leading GEMM position in the marketplace

The AIGAdvantage

North America Leadership

Wayne Garcia Underwriting Manager, GEMM and Longshore

> wayne.garcia@aig.com 347.839.0328



Alexandra Furth Head of Casualty Claims, North America

alexandra.furth@aig.com 617.655.3468

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Specialized Underwriting Expertise

- Employs local teams of highly experienced underwriters who specialize in energy industry, multi-state risks
- Leverages in-house, energy-specific loss control expertise to understand clients' unique industry risks and create customized solutions
- Provides a broad industry appetite for energyrelated upstream and mid-stream businesses – including renewables and manufacturing

Industry-Specific Risk Consulting

- Deploys experienced, energy industry-trained risk consultants and engineers to client sites to proactively guide and develop effective safety and risk management solutions
- Helps clients improve their Experience Modification Factor (safety score) through enhancements to worker safety
- Offers e-learning platforms containing workplace safety, accident investigation, and energy risk management content to help meet training needs

Claims Capabilities

- Responds quickly with industry claims experts, and provides access to IntelliRisk[®] for real-time claim data analysis and automated reporting
- Employs proven settlement strategies and a network of panel attorneys to help clients maximize settlement values and mitigate adverse developments
- Helps reduce clients' cost of employee injury claims and down time via Nurse Triage and Outcome-Based Network Programs

Energy-specific underwriting expertise

Industrytrained risk engineers

Multi-state

risks across

WHY IS THIS IMPORTANT?

AIG's specialized underwriting enables customized solutions tailored to clients' industry-specific needs.

WHY IS THIS IMPORTANT?

AIG's energy-specific risk engineers have the industry expertise, tools, training, and services to help clients reduce risks.

WHY IS THIS IMPORTANT?

AIG's energy claims expertise, services, and technology help reduce the cost of claims and enable business continuity.

Learn more: www.aig.com/whyaig

all 50 states



Why AIG

Specialized Underwriting Expertise

ISSUE:

An Energy Inspection company was given short notice of being non-renewed due to a change in operations.

SOLUTION:

GEMM's underwriters held a risk control call with the client allowing us to quickly provide a customized solution based on our in-depth expertise in the industry.

BENEFIT:

The client was able maintain uninterrupted coverage supported by AIG's strength and stability in this specialized industry.

Industry-Specific Risk Consulting

ISSUE:

An energy contractor needed to reduce manual material handling injuries in its distribution centers. Safety practices and training were inconsistent across locations.

SOLUTION:

AlG's risk consultants created a standardized safety program and conducted safety training at multiple facilities, including management training to support a consistent safety-focused culture for the client.

BENEFIT:

Within months of implementation of AIG's risk consulting recommendations, the severity and frequency of work-related material handling injuries were reduced more than 20%.

Claims Capabilities

ISSUE:

An energy exploration company sought improved access to its real-time claims data for its auto liability and workers' compensation policies.

SOLUTION:

After engaging AIG, the client was able to directly access their claims data via IntelliRisk[®].

BENEFIT:

The client had access to claim information and automated reporting, allowing them to conduct indepth analysis and manage risk more effectively.

WHY IS THIS IMPORTANT?

AIG's broad understanding of energy risks enabled it to promptly provide client solutions.

WHY IS THIS IMPORTANT?

AIG's loss control and engineering experts provide handson support to help reduce clients' total cost of risk.

WHY IS THIS IMPORTANT? AIG helps clients gain actionable claims insights through online tools and intelligence.

What is AIG Global Energy Middle Market (GEMM)?

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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 GEMM delivers coordinated auto liability and workers' compensation insurance programs and risk engineering services tailored to help protect middle market energy and energy-related companies against complex and specific industry risks.

AIG's GEMM deploys teams of specialized underwriters, risk control engineers, and claims professionals to help energy and energy-related companies mitigate risk and reduce losses.

AIG is the marketing name for the worldwide operations of American International Group, Inc. 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.

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