

AIG Risk Consulting & Analytics – AIGRM



AIG's team of industry experts supports the tailored loss prevention needs of each AIGRM insured by:

- Blending data analysis and effective solutions to enhance clients' safety culture, reduce claims, and yield savings
- Implementing complex loss prevention programs with clients through a team of in-house, experienced corporate risk managers and safety leaders
- Collaborating with clients' safety and risk management teams, brokers, and our underwriters to reduce total cost of risk

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The AIG Advantage

In-Depth Loss Analysis

- Creates custom benchmarking using proprietary method of calibrating losses to exposure to identify target areas for investigation
- Uncovers loss causes through deep analysis of "free text" from claim files
- Seamlessly integrates data from third-party administrators for unbundled claims programs

WHY IS THIS IMPORTANT?
AIG's analytics can identify and impact injury and accident prevention programs.

Effective Solutions

- Creates customized recommendations to support prevention opportunities for employee injuries and accidents through risk surveys
- Educates and supports clients' decisions around high tech (wearables and telematics) to low tech (in-person instruction) solutions
- Provides in-person training and consulting as well as a robust library of online resources

WHY IS THIS IMPORTANT?
AIG provides cutting-edge loss prevention strategies and tools tailored to each client.

Measurable Results

- Supports return on safety investment and net savings analysis through pilot programs and financial analysis
- Customizes business unit KPIs and results to drive segmented accountability
- Delivers customer-centric data, ranging from recurring, interactive dashboards to formal, board-level reports

WHY IS THIS IMPORTANT?
AIG helps clients clearly and concisely measure loss prevention programs.

In-house expertise

Data-driven solutions

Measurable forecasting and results

Learn more: www.aig.com/whyaig

Why AIG

In-Depth Loss Analysis

ISSUE

A media company became concerned about the number and frequency of workers' compensation claims related to strains and sprains.

SOLUTION

AIG analyzed the frequency and severity drivers of worker injuries using historical claims data and industry benchmarks, and validated the client's decision to invest in training for employees on proper body mechanics, posture, and fatigue awareness.

BENEFIT

The client's OSHA Recordable Ergonomics cases were reduced by more than 200% over three years and related claims (DART incidents) dropped more than 50%.

WHY IS THIS IMPORTANT?

AIG provides clients with data that can validate their approach to managing employee injuries.

Effective Solutions

ISSUE

A waste hauler client faced a significant increase in its retention at policy renewal due to adverse loss history, specifically auto-related accidents.

SOLUTION

AIG's analysis pointed to auto incidents that were 25%-40% worse than benchmark in recent years and helped implement a driver training pilot program.

BENEFIT

After year one of the pilot program, the client's rear-end collisions were reduced 55% and turning collisions reduced 26%, falling below industry benchmark.

WHY IS THIS IMPORTANT?

AIG is committed to helping clients promote safety, prevent injuries, and reduce losses.

Measurable Results

ISSUE

A business services company saw its frequency of workers' compensation claims for slips, trips, and falls (STFs) steadily rising over time.

SOLUTION

AIG's analysis showed five years of nearly double frequency of injury claims over the client's benchmark, which was mostly due to ladder-related STFs and strains. AIG identified a specific improvement program, including ladder sensor technology and custom training.

BENEFIT

AIG's solution enabled the client to beat its 15% claim reduction goal in one year.

WHY IS THIS IMPORTANT?

AIG provides clients with data-backed solutions to help reduce employee injuries and meet claim reduction goals.

What is AIG Risk Consulting & Analytics?

The AIG Risk Consulting & Analytics solution helps clients improve their loss prevention program by combining tailored, in-depth analytics and safety loss control expertise to yield measurable results.

Our team of former corporate risk managers and safety leaders, and experts in environmental, health, and safety program development and implementation work closely with clients to understand their priorities then analyze claims and exposure data to identify cost-effective safety opportunities.

Collaboration with clients' safety and risk management teams, brokers, and our underwriters enables strategies that help policyholders reduce losses and increase productivity.

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.

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