



Risk Consulting Services

for Primary Casualty Corporate Accounts

AIG Risk Consulting partners with Primary Casualty Corporate Accounts clients to customize risk control plans that help improve worker safety, fleet and auto liability, and general liability risks to meet their loss reduction objectives.

- An expert, in-house Casualty Risk Consultant meets with clients within 45 days of binding to understand their risk reduction goals and objectives.
- Based on our loss analysis, the Casualty Risk Consultant and client will together develop and implement targeted, effective safety and risk reduction solutions.
- Solutions may include safety training and education, ergonomic or industrial hygiene consulting, return to work planning, proactive incident management planning and response, and more.

The AIG Advantage

Industry-Specific Expertise and Insights

- Multi-discipline risk consultants have over 20 years of insurance industry loss control experience and specialized technical expertise across various industries
- Client-specific loss analysis surveys and best practice assessments enable us to tailor safety and risk reduction recommendations
- Prequalified network of providers enhances the expertise, services, and resources available to clients

Client Training and Education

- Web-based, e-learning platforms containing workplace safety, accident investigation, and various risk management topics help clients meet employee training needs
- Consultants can develop safety training, orientation, and return to work programs specific to clients' needs
- Education and ongoing evaluation can help clients reduce employee injuries and accidents in the workplace and on the road

Proprietary Tools and Services

- 24/7 emergency response, crisis management, and cost control via PIER (Pollution Incident and Environmental Response)[®] value-add program for clients with auto/fleet and pollution-related exposures
- Advanced analysis of client data can pinpoint loss drivers, enable tailored safety improvement recommendations, and guide employee training programs to reduce total cost of risk
- Webinar sessions focus on emerging risks impacting clients' industries and operations

Risk Consulting Services May Include:

Worker Safety

- Risk control program reviews and/or development
- Best practice assessments
- Training programs
- Ergonomics services
- Industrial hygiene services
- Regulatory compliance reviews and training

Fleet and Auto

- Loss trend analysis and benchmarking
- Compliance safety accountability (CSA) reporting and improvement strategies
- Driver selection, hiring, and improvement strategies
- Advance driver, dispatcher, and management training
- Crash preventability strategies
- Mock DOT audits

General Liability

- Incident investigation and management
- Complaint management
- Facilities review
- Workplace violence
- Security
- Web-based training applications

Why AIG

Industry-Specific Expertise and Insights

ISSUE

A small chemical blender and distributor became subject to the “OSHA Emphasis Program for Chemical Facilities” and were required to develop and implement a Process Safety Management (PSM) system. PSM is critical to businesses with highly hazardous chemicals to prevent fires, explosions, large chemical spills, toxic gas releases, runaway chemical reactions, and other major incidents.

SOLUTION

AIG’s chemical safety and OSHA compliance expert risk consultant collaborated with the insured to create and implement a PSM system with known best practices. AIG also provided training to key employees with instruction on how to conduct self-audits using applicable metrics in their PSM facilities.

BENEFIT

The client met its OSHA requirements. Further, PSM compliance helps ensure that employees, contractors, facility visitors, and emergency responders are safe and helps minimize property or equipment damage from these hazards. Companies may also realize cost efficiencies and savings through improved safety practices.

Client Training and Education

ISSUE

An electronic parts distributor needed to reduce manual material handling injuries in their distribution centers. Additionally, audits found that safety practices and training were inconsistent at their warehouses across continents, driving higher than average injury rates.

SOLUTION

AIG’s casualty risk consultants created a standardized safety program that could be established across distribution centers and warehouses. In addition, they conducted safety training with employees at multiple key facilities and trained management to consistently reinforce risk and safety training.

BENEFIT

Within nine months of implementing AIG’s risk control recommendations, the severity and frequency of work-related material handling injuries was reduced more than 20%.

Proprietary Tools and Services

ISSUE

Following a tractor trailer accident that released approximately 100 gallons of diesel fuel, an insured engaged a contractor to excavate the contaminated soil. The proposal given to the insured by the contractor was \$150,000.

SOLUTION

After reviewing the proposal, PIER believed that the proposed costs may have been excessive and noted that several regulatory issues may have not been addressed. PIER recommended retaining a local network responder and helped to coordinate meetings with the regulatory agencies to develop a scope of work.

BENEFIT

The cleanup was completed to the satisfaction of the regulatory agencies at a total cost of \$50,000, representing a \$100,000 cost savings.

Contact

For more information, please contact AIG Casualty Risk Consulting at 1.844.655.9919 or CRC@aig.com.



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. 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.