

WINNING WITH AIG

Help when it matters most



Personal Accident & Health

Experiencing a loss can be a devastating experience. However big or small, our priority is to resolve your claim as quickly as possible, whilst providing you with the personal and proactive support you need to get you or your business back on your feet.

Not only will we help you when a claim occurs, but we will also help you mitigate potential claims in the first place. Through our global claims data, fraud trend analysis and expertise around new exposures, we help to reduce and manage your risks more effectively.

Giving you Confidence

With over 90 years' experience in dealing with highly sensitive claims which may represent reputational risk to our clients – you have the confidence in our knowledge and resources to manage these discretely and effectively.

Working in Partnership

Having a close partnership with our clients is essential and we meet prior to a claim to discuss hypothetical scenarios and to set expectations in the event that a claim occurs. When a claim does occur we always take a pragmatic approach and ensure we take our client's requests and views into account.

Client Focused

Delivering the right service in the right timescale

Insights and Emerging Risks

AIG CLAIMS

Service Excellence

Benchmark for Quality

Problem Solver of Choice

Technical Leadership

Payment Promise

1. When coverage and settlement amount is agreed between the Policyholder and us, payment of funds will be made by bank transfer or cheque.
2. In the event that coverage is confirmed, but further information is needed to determine the final settlement amount, AIG promises to provide the Policyholder with an interim partial payment to reduce the waiting time for receiving the funds. The AIG claims handler will base this decision upon reasonably available information.

Technical Leadership

We allocate our claims to a centre of excellence based on complexity.

60% of our claims are “express”, meaning they are fairly straight forward claims and our emphasis is on settling them as quickly as possible. 40% are more complex in nature and whilst speed is obviously important we also make sure you have an experienced complex adjuster to support you through the process. Our most experienced adjusters handle our major losses so you benefit from a wealth of knowledge and experience.

Access to medical experts

Our panel experts have extensive experience in the Personal Accident and Critical Illness market with consultants assessing and suggesting treatment programs to restore them back to full health and their insured occupation. First contact will always be by the treating specialist and customers have access to over 500 consultant medical and surgical specialists around the UK and Northern Ireland.

Did you know

Our claims staff are available to visit rehabilitation centres where possible where some of our claimants are being treated to provide claims assistance regarding their current claim or any potential claims.

★ Service Excellence

Our Claims Adjusters are specialist by line of business giving our customers the right expert to deal with their claims.

We provide an initial response to claims within 48 hours.

You will have a single point of contact throughout the lifecycle of the claim.

What happens if there is a delay?

Once an independent medical report is requested the Claims Adjuster will chase the medical expert for acknowledgement and agreement to provide a medical report. If we do not hear from the medical expert after 2 reminders an alternative medical expert is sourced.

Expert Case Management*

You or any member of your immediate family can obtain a medical second opinion from a leading international specialist if diagnosed with a new medical condition or are injured whilst you are insured by our Lifeline Plus policy.

“Thank you and I agree that hopefully this matter will not need to be looked at again! I would ask that you accept our sincere thanks for the way you handled this claim and the sympathetic approach your company clearly encourages you to take. The speed and kindness shown is an example in an industry which does not always cover itself in glory. I have been with AIG for many years and never claimed and was uncertain about how the claim would be handled. I have been very impressed indeed with you and AIG’s professional approach. Would you please let your managers/directors know about our appreciation. They should be impressed with your engagement with us over this matter. It has been exemplary.”

Quote from client

Insights and Emerging Risks

We run regular claims surgeries with a group of specialised adjusters giving their attention and opinions on one customer’s claim. The vast experience provides each live claim with the best outcome and approach for the assessment of the claim.

We provide Fraud training to all adjusters, in addition to this over 50% of our adjusters are trained in cognitive interviewing techniques in order to help reduce financial and other risks to our customers.

Virtual Medical Care* provides you and your immediate family with unlimited, round the clock access to a GP. You can contact Virtual Medical Care at any time to arrange a telephone or video-based appointment. Complimentary to all Lifeline Plus policyholders.



£45m

paid out in UK Personal Accident and Health claims in 2022.



19,443

the number of incoming Personal Accident and Health phone calls in the last 12 months. Incoming calls answered within 20 seconds.



8,491

new advised UK Personal Accident and Health claims in 2022.



29

In house specialist Express, Complex and Major Loss claims adjusters.

To make a claim contact us on 0345 602 9429 or email claimsuk@aig.com

* Virtual Medical Care is provided by Teladoc Health. The insured, their partner and children (up to the age of 23) are eligible for Virtual Medical Care.

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