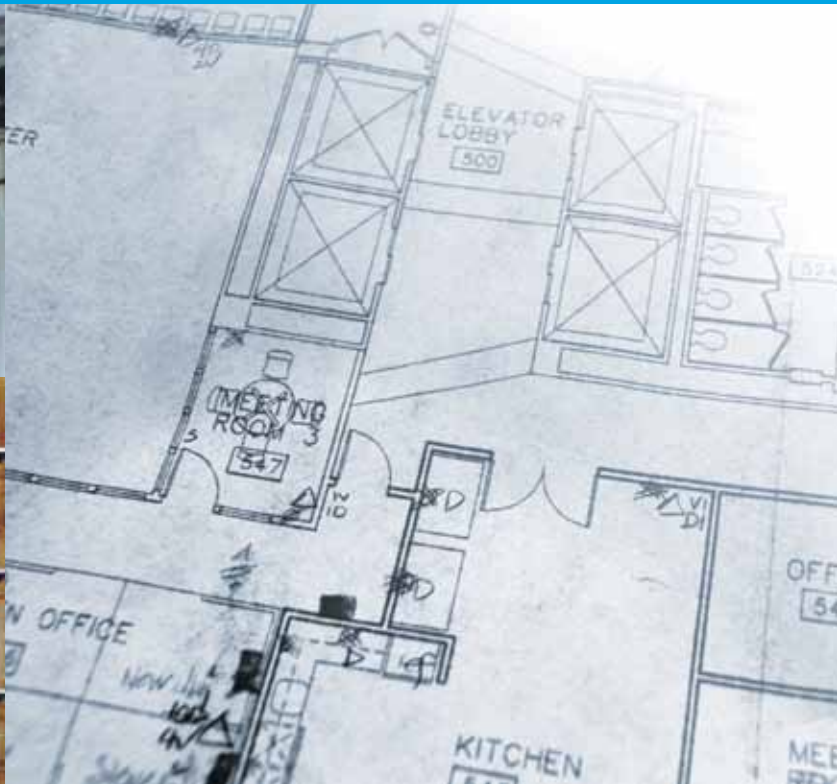


# GLOBAL PROPERTY

## Loss Prevention Engineering



Bring on tomorrow



## About Global Property

AIG's Global Property division brings sophisticated and extensive capabilities to our clients' risk management programs. AIG's unrivalled worldwide network provides a superior platform to harness best practices.

AIG is a leading provider of risk management and loss prevention services for commercial property, energy and highly engineered risks, worldwide. Through the company's multi-disciplined Global Property division, AIG serves the worldwide property protection needs of a diverse portfolio of clients.

With unparalleled expertise, the Global Property team offers innovative, comprehensive solutions across multiple industry segments. Through two highly specialized units — Commercial Property and Energy and Engineered Risk — the division provides access to an extensive global team of specialists in underwriting, engineering, claims, risk management and multinational disciplines.





## Loss Prevention Engineering

### Partnering to Prevent Losses

Global Property has worldwide, world class loss prevention and engineering capabilities that serve multiple disciplines and occupancies, including a full suite of High Hazard and Highly Protected Risk (HPR) services.

Our global engineering capabilities support our market-leading per risk capacity of up to \$1.5 billion for well-protected, well-managed risks. The engineering team is structured to support the market segments we serve. We are well-known for our deeply specialized industry segment knowledge and expertise, a key competitive differentiator. Clients benefit from our unique partnership approach; we focus on collaboration and transparency to deliver cost-effective and client-centric recommendations.

Our engineering team uses sophisticated benchmarking systems and proprietary metrics to help clients tangibly evaluate the cost-benefits of potential risk improvements and make well-informed decisions in deploying resources. The success of our services is evident in measurable results that impact our clients' bottom lines.

### Global Advantages

Global Property's loss prevention resources are on the ground in over 40 countries. We have over 200 highly trained, in-house field and account engineers and access to an additional 600 specialists and field engineers worldwide.

Our engineers are true collaborators. We offer a partnership that helps to play an integral role in our clients' corporate loss prevention efforts. Well-versed in local regulations and risk trends around the world, our account engineers analyze AIG's abundant loss and claims data to provide meaningful, cost-effective risk improvement recommendations.

Additionally, our engineering team has an unsurpassed multinational service offering, including critical natural catastrophe loss prevention assessments.

### Key Differentiators

- Worldwide, world class loss prevention engineering capabilities support market-leading per risk capacity of up to \$1.5 billion
- Highly specialized engineering services across all disciplines and occupancies
- Dedicated team ensuring client needs are understood and prioritized
- Clients benefit from collaboration, flexibility and transparency throughout the engineering program development

## Engineering Specialization

### Transparency is a Top Priority

Our detailed risk rating and reporting information assists clients in better mitigating their exposures. We provide information that helps clients weigh the cost-benefits of specific loss control measures and allocate their resources appropriately.

### Technical Expertise

Our deep industry knowledge is complimented by a team of technical experts that provides additional loss prevention insight and support. These experts include professionals with decades of experience managing rotating and electrical equipment exposures, valuation and reliability concerns, natural hazards, business impact and supply chain risk.

### Energy and Engineered Risk Engineering

We have approximately 100 engineers around the world who specialize in energy, from power generation, to mining and surface processing, with expertise in such occupancies as rotating equipment, electrical equipment and valuation analysis. Our technical skill and decades of energy and construction experience amplifies the power of our loss prevention for sophisticated projects and operations.

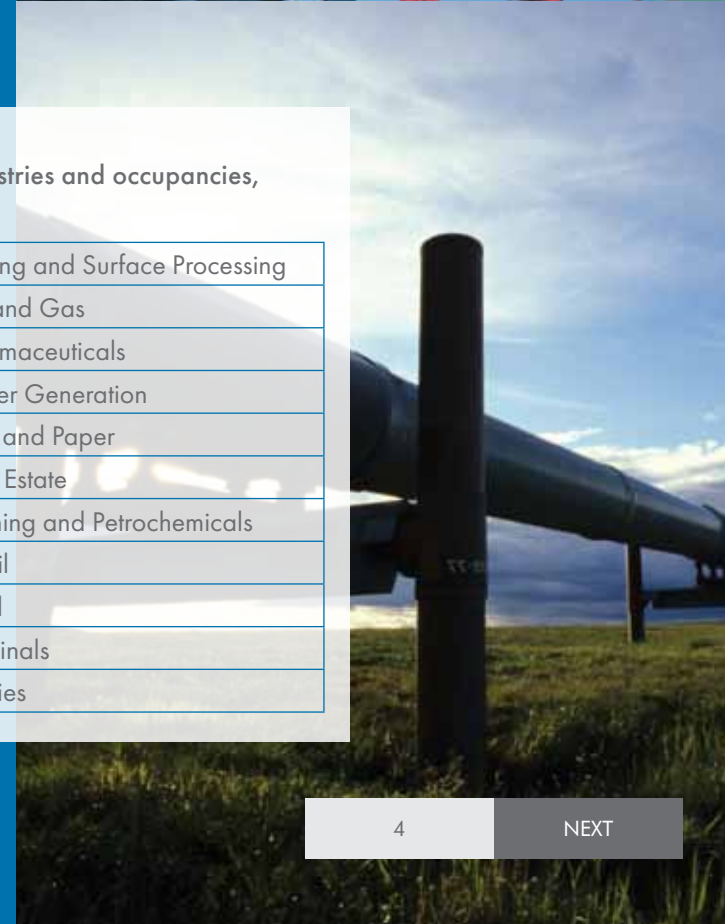
### Some of our specialized engineering disciplines include:

- Fire protection planning and impairment programs
- Boiler and machinery operations
- Equipment breakdown
- Sprinkler system design specifications and approval
- Business continuity planning and supply chain assessment
- Assessment of management programs, such as maintenance, inspection and operations
- Thermographic surveys and Transformer Oil Gas Analysis (TOGA); (North America)

### Engineering Industry Specialization

Our specialists focus on the exposures of many industries and occupancies, including:

Agriculture	Mining and Surface Processing
Automotive	Oil and Gas
Cement	Pharmaceuticals
Chemicals (organic and inorganic)	Power Generation
Construction (CAR/EAR)	Pulp and Paper
Defense	Real Estate
Food and Drink	Refining and Petrochemicals
General Property and Service Occupancies	Retail
Healthcare	Steel
Manufacturing	Terminals
Metal Processing	Utilities







## Real Results

Our engineering works. AIG's proprietary risk rating and benchmarking systems help clients more effectively monitor the progress of their own risk management programs. Our proven plan reviews identify design deficiencies in our clients' proposed new construction or refits, thereby avoiding costly design mistakes or retrofits.

Each year our engineers help clients implement risk improvements that:

- Eliminate millions of dollars in loss potential from their operations
- Drive improvements in risk rating scores, providing quantitative feedback to executives and location managers
- Reduce the likelihood of business interruption through disruption at key locations or with critical suppliers



## Extensive Engineering Capabilities

### Client Service Process

Clients benefit from a single point of contact. Our account engineers can help ensure implementation of the service plan, arrange plan reviews, track and trend risk improvements and provide consultative services for unique problems. They also provide ongoing, timely reports that can spotlight the cost-benefits of specific risk improvements.

### Site Inspections and Risk Assessments

We bring an expert perspective to identifying risks and assessing the adequacy of our clients' loss prevention strategies. We provide practical recommendations to help reduce the cost of risk and minimize the likelihood of physical damage or disruption to operations. Our detailed reports enable clients to gain a deeper understanding of the facts and data that form our assessments, conclusions and recommendations.

### Natural Hazards Evaluations

Our engineers can quantify a client's vulnerability to potential natural catastrophe exposures. This strategic service helps clients prepare optimal target response plans and investments. We provide cost-sensible recommendations to mitigate natural hazard exposures, including structural and operational risk improvements.

### Highly Protected Risks (HPR) Reviews

Our industry-focused HPR specialists help clients enhance protection systems and management controls. We review current loss prevention measures and exposures and provide insights designed to improve safeguards intended to ensure compliance with relevant codes and standards, both local and international.



AIG focuses on collaboration and transparency to deliver cost-effective and client-centric improvements.



## Extensive Engineering Capabilities *(continued)*

### Project Planning

Our engineers can conduct thorough reviews of proposed fire and security protection systems, from sprinkler design calculations to international codes for system installations. This process can help ensure clients avoid expensive after-the-fact retrofitting.

### Benchmarking

Drawing on the unsurpassed wealth of data in our global network, our engineers help clients compare their performance and cost of risk. We benchmark our clients' locations against industry peers and best practices. Benchmarking helps clients identify areas of potential improvement and prioritize risk management expenditures.

### Business Continuity Planning (BCP) and Supply Chain Assessment

Our specialists can help mitigate the business interruption costs that accompany property damage. We can help review critical dependencies and develop an appropriate plan of action in advance of any catastrophe. Critical issues such as single sourced materials, equipment replacements, interdependencies and key suppliers can be examined to identify choke points and other concerns.

### RiskTool System

Our exclusive, web-enabled system connects clients to timely compliance information, as well as thousands of health, safety and property risk topics. It is an efficient, effective way to keep abreast of dynamic risk and regulatory issues. The complementary system is available to all clients.

## Solutions from a Global Leader

AIG is a worldwide market leader and one of the few truly global property casualty insurers. Our clients receive comprehensive, proven loss prevention and engineering services to help reduce their overall property risk exposures. Our engineering team's collaborative approach to client management is establishing a new standard of excellence in the industry. Global Property brings a refreshing commitment to long-term partnerships and comprehensive risk management.

To learn more about AIG, please visit [www.aig.com](http://www.aig.com)



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American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. 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.

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