

An Agent Guide to the AIG Advantage



How we can help you to grow your business



Welcome

Bring on Partnership

We can help you to grow your business. At AIG, we take these words and the commitment this represents to our agency partners seriously. With a wide range of products and services, and a reputation for claims excellence, we work in partnership with you to capitalise on business opportunities. To this end, you will be given the necessary training and tools so that you can meet your customers' needs — individual or business — and sell more. And, we will reward and recognise you for your achievements.

This Guide tells our Agency story providing you with an overview of available products and services. But, in a fast changing world we're constantly inventing and adapting. So, we invite you to explore what is on offer with our experienced Agency Management team because together we can maximise the AIG Advantage!



How we can
help you grow
your business



We will provide you with competitive insurance products and services that will meet your customers needs and differentiate you from your competitors.



We will provide you with training, sales tools and claims service to help you win and retain customers.



We will provide you with competitive compensation and we will reward and recognise you for your achievements.

Products

We offer one of the widest ranges of insurance products in your market. This presents tremendous opportunities for you to meet the needs of your customers and differentiate yourself from your competitors.

Products for Individuals and Businesses

We bring you the best products to meet your customers needs and protect what they value most. Not only do we provide you with products to meet individuals' needs such as Auto, Home and Travel, we also provide you with products that meet business owners' needs such as Property, Marine, Workers Compensation and Directors & Officers.

New Opportunities

We are always reviewing and developing our products to adapt to the changing insurance landscape and to meet emerging exposures. This will ensure your customers are protected against the newest of risks. Examples of changing insurance landscape & emerging exposures include the Aviation industries, the Oil & Gas sector and Data Security.

Foothold with Potential Customers

Our product range will help you engage potential customers in conversations they may not have had with their existing providers, highlighting possible gaps in cover and updating customers on products they may have never heard of. This strategy can give you a strong foothold with potential customers, not just as suppliers of new products, but as a trusted advisor of their insurance needs.



AGENT OPPORTUNITY

Access to a competitive product range helps you meet the insurance needs of your customer – individual or business owner.

Services

The relationship between you and AIG is born from the time of registering with us and will grow stronger throughout your career as we help you meet your business goals.

Growing in Partnership

We build personal relationships with you. We take the time to understand your business and your customers and work in partnership with you to maximise business opportunities. This ensures that you achieve the desired results and continue to grow.

Managing the Sales Cycle

While most are focused on the final results, we will provide you with the services you and your customers need during the sales cycle. Our experts deliver consistent and timely service on a wide range of matters from policy issuance to renewal to claims settlement. In addition, our call centre is on hand to answer your and your customers' enquiries.



We Have Conversations

We believe that good communication is the foundation of a strong relationship. Our goal is to make every communication understandable and useful for you and your customers. Whenever possible, we work to include you into the conversation giving you the opportunity to share your thoughts about our products and services so we can continue to make your AIG experience a positive one.

AGENT OPPORTUNITY

We will enable you, because it is not the number of hours you put in that matters, but what you put into those hours.

Training

We can give you the knowledge and confidence to have meaningful conversations with your customers about our products and services.

Agent Academy

Our Training Programme is made up of Product Knowledge, Sales Skills and Underwriting and Claims Experiences. This programme is designed to meet your development requirements — whether you are a new or an experienced agent.

Training Delivery

We use various tools and means to enrich your learning experience.

Training Expertise

Training will be provided by our in-house, experienced trainers who are familiar with Agency business and who can provide skilled guidance. We also enhance trainings with expert opinions (e.g. from claims experts) that will contribute to presentations, discussions and more interactive sessions.



AGENT OPPORTUNITY

Our training will give you the knowledge to maintain a positive dialogue with your customers, winning their confidence.

Sales Tools

To help you to present our products and services as powerfully as possible to your customers, we provide a stream of sales tools, including trading platforms.

Sales and Marketing Collateral

Our expanding range of sales materials are localised to meet your needs. They explore sales opportunities, key sales messages, common objections and claims scenarios to increase customers' awareness of their exposures, and pave the way for productive conversations with you.

Online Trading

AIG's end2end mobile App, MOTIS allows you to transact Auto, Travel and other Consumer Line products on your mobile device with ease. It is efficient, secure and highly regarded. It gives you more time to focus on your core Life business. And, going forward, it will help strengthen our product proposition.

Managing Pipelines and Opportunities

We have tools to assist you manage your sales pipeline, reminding you of key milestones such as renewals.



AGENT OPPORTUNITY

Our sales tools and insights will help strengthen your positioning as valued risk advisor for your customers.

Claims

We keep our promise. Whether your customer's claim is straightforward or complex, we provide claims services that will meet your customer's needs — whenever and wherever a loss occurs.

Centres of Excellence

Our claims operation is one of our greatest strengths. Claims professionals are knowledgeable, responsive and empowered to handle claims. We have invested heavily in our claims operation to make sure that your customers will get the best expert support for their particular type of claim, for every claim.

Claims Service

Our prudence and efficiency in claims service is highly regarded by our business partners and customers. We are recognised to be a prompt and fair claim payer be it a \$100M mega-claim or a small claim in the hundreds. Our Agency Team is always ready to assist whenever you or your client needs us.

Global Presence, Local Expertise

We handle claims locally, with the support of our extensive global network. Our claims professionals understand the market, local legislation, compliance and cultures — a service advantage that your customers will be hard-pressed to find anywhere else.

In Asia, every working day, we pay on average US\$2 million in claims.



AGENT OPPORTUNITY

Expert and efficient claims servicing will generate improved customer service, customer loyalty and traction at renewal time.

Compensation

We acknowledge that you play a vital role in the insurance sales process, advising and consulting with customers. We provide you with competitive compensation in recognition of your participation.

Commissions

You will be offered commission which is a percentage of premium set at the time of each purchase, and renewal of an insurance policy and is level throughout the life time of its enforcement.

Rewards & Recognition

AIG will, on top of the recurring commissions that you will receive, recognise your contribution by offering –

- AIG Asia Pacific Challenge, a much admired trip outside of the region, to celebrate achievements
- Personal Challenge, a customised incentive program for high flyers
- Numerous promotions and campaigns to reward supportive agents throughout the year



AGENT OPPORTUNITY

There are no limits as to how much you can earn for the amount of effort that you put in.

AIG, Today and Tomorrow

We're the new AIG

We're one of the world's largest insurance organizations, with more than 88 million customers around the globe. We're leaders in property casualty insurance, life insurance and retirement services, mortgage insurance, and aircraft leasing. But we're more than the sum of our parts.

We're a network of over 63,000 people in more than 130 countries who come together every day to take on the world's new challenges. We're people who believe that with the right values and hard work, anything is possible. We know that when we're at our best, it allows each and every one of our customers to be at their best, to realize their dreams and find success every day.

And we know that thanks to our investment in the latest data technology, combined with our spirit of inventiveness, tomorrow is going to be amazing.

Together, we're working to help see, build, and secure a better future for everyone.

THE COMPANY AT A GLANCE

- 130+ countries and jurisdictions where AIG operates
- 95+ years in operation
- \$68.7 billion in revenue in 2013
- 63,000 AIG employees
- 6.7 million donations from AIG Matching Grant Program to charitable organisations
- 88 million + customers that AIG serves
- \$100 million + claims paid each business day by AIG Globally
- Asia – number one foreign property casualty insurer in Japan and China

AWARDS

- World Finance Industry Awards 2013 – Best Non-Life (General) Insurance Company 2013, Hong Kong
- U-Magazine Travel Awards 2013 – My Favorite Travel Insurance
- Wealth Management Awards 2013 – Product & Service Innovation – Insurance (Top 3)
- The Claims Awards Asia 2013 – Claims Innovation of the Year (Top 5)
- 17th Asia Insurance Review Industry Awards 2013 – Innovation of the Year (Top 3 – finalists)

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Bring on tomorrow

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

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. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. 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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SP 1069N 07/14