



The following message is from Larry Mark, Head of Communications, Consumer Insurance

Dear Colleagues,

On behalf of Consumer Insurance leadership, I would like to share some stories that celebrate customer successes and provide examples of teamwork that enhance the customer experience we deliver. This collection of stories, gathered from across Consumer, highlights our dedicated efforts to work together as One AIG to meet the needs of our customers.

Our goal with sharing these stories is to make it easy for everyone to understand and appreciate the great work we do to keep the promises we make. Use the externally approved stories when talking about AIG with your friends and family. As Kevin Hogan has shared, it is critical for our organization to learn together about our businesses, products, markets and people to become our customers' most valued insurer.

Here are a few highlights from this quarter:

- **AIG Private Client Group:** Empathizing with clients, working together to solve their problems, and using AIG's risk expertise and financial strength resulted in a high-net-worth family switching multiple coverages to us.
- **VALIC Financial Advisors:** A teacher concerned about her finances revealed to her local advisor that she had recently went through a divorce. The two created a financial plan which showed her that achieving her financial goals was still possible.
- **Life:** An AIG Financial Network representative worked with a young couple starting out in life by providing prudent financial planning. The husband later passed away at only 32 years old, leaving his widow with a newborn baby. Using the funds from the policy, the child, who the man never met, grew up to be successful, finished college, and now is in the U.S. military serving his country. This demonstrates how we support our clients through all of their life stages.
- **AIG Travel:** Travel Guard® rapidly responded to the tragic Nepal Earthquake—within 48 hours of the devastating earthquake an AIG crisis response team was on the ground to evacuate more than 60 clients, including many who were in remote, devastated mountainous regions of Nepal.

We invite you to read these compelling stories and watch the short videos associated with some of them.

To keep up with the latest updates on the organization, I encourage you to visit Consumer Contact. If you have any feedback on this effort, or if there is anything you would like to learn more about, please email us.

Sincerely,

A handwritten signature in black ink that reads "Larry Mark". The signature is written in a cursive, flowing style.



Consumer Insurance

Success Stories – Quarterly Update



U.S. PCG Success Story

Contact: [Robin Farrell](#), PCG

Private Client Group Wins New Business with Claims Reputation and Teamwork

What Happened

- A high-net-worth family asked their broker about placing coverage with AIG Private Client Group (PCG) because they heard about their condo neighbor's exceptional claims experience with us. PCG knew the condo was only one of the properties tied to a large account opportunity, since we had been actively pursuing the account with the broker.

What We Did

- The broker got on a call with the PCG Team, which included a business development manager, underwriters, and a Platinum Accounts rep (who focuses exclusively on the largest and most complex accounts) to discuss the family's insurance portfolio, and ultimately how AIG could address precise concerns.
- PCG proposed tailored coverage solutions, which included enrollment in the Hurricane Protection Unit®, access to our Art Collection Management experts, and introductions to exclusive vendor relationships. PCG's Platinum Account rep would handle all home inspections and serve as a single point of contact for family members.

How We Helped

- Throughout the process, we maintained constant contact with the broker, who was meeting with various family members to nail down coverages and pricing. An important aspect was to coordinate policy expiration and start dates to make it easy for the family to change carriers.
- We won a new VIP client/family and issued policies of approximately \$292K in premium.

[Read more](#) about this story on [Contact](#).



U.S. Consumer Life Success Story

From video, AIG PG - Because It Matters: <http://vimeopro.com/aigmarketing/main/video/129030427>

Contact: [Cynthia Wieties](#), [Michelle Miller](#)

Customer Successes Highlighted in Consumer Life Videos

Background

- The following customer stories come from Consumer Life video testimonials associated with [Quality of Life insurance](#). The testimonials are provided by producers, advisors, clients, etc. They are focused on providing stories based on experiences with customers that exhibit how our products and employees positively impact the lives of customers.

Here are some examples from producers and advisors from the videos.

1) Quality of Life Insurance Provides Security After Cancer Diagnosis

What Happened

- Letty Banaag from Sequoia Innovations & Insurance had a roommate who was originally insured through another insurance. But, when she heard about Quality of Life, she switched to AIG. Unfortunately, six months into being insured, she was diagnosed with stage 4 terminal cancer.

What We Did

- Letty “reminded her that her insurance has this Quality of Life where she can accelerate her death benefit. She can buy the food she wants without having to beg for somebody to pay for it. She was able to have her sister and her mother come over from the Philippines.”

How We Helped

- Four months to the time when the sister and mother came, she died. “But before she died she felt comfortable knowing that she knew where the money was going. They were able to buy a new pump boat that the brother could use for fishing. It even has her name on it.” Letty said.



Letty Banaag
Sequoia Innovations
& Insurance



U.S. Consumer Life Success Story

From video, AIG FN "Because it Matters" - March 2015: <http://vimeopro.com/aigmarketing/main/video/122476507>

Contact: [Cynthia Wieties](#), [Michelle Miller](#)

Customer Successes Highlighted in Consumer Life Videos

2) Quality of Life Insurance Provides Resources For A Child to Grow Up and Serve His Country

What Happened / What We Did

- Al Sosa, AIG Financial Network Agency Director, remembers providing life insurance to a family when he was only six months into the business. The man passed away at only 32 years old. "Fortunately we did financial planning together, we insured his life," Al said.

How We Helped

- Using the funds from the policy, the child, who the man never met, grew up to be successful, finished college, and now is in the U.S. military serving his country.



Al Sosa
Agency Director
AIG Financial Network

3) Quality of Life Insurance Helps Allow Woman to Seek Best Medical Care

What Happened / What We Did

- Nicole Bennett, AIG Financial Network agent, provided Quality of Life insurance to a woman who was later diagnosed with cancer. "[She] and her husband are trying to figure out exactly the best treatment," Nicole said. They were researching different facilities and ended up going to Texas for treatment. By having the critical package part in her life insurance, it ended up allowing her to have a condo in Texas to be able to seek the best treatment and be able to live longer than what she would have.

How We Helped

- "If she would have had life insurance with any other company she would not have had that option to use and be able to use it as a living benefit," Nicole said.



Nicole Bennett
Agent
AIG Financial Network

U.S. Life/Retirement Success Story

From video, 2015 NTM Journey 1: <https://contact.aig.net/1246698102.html>

Contact: [Liz Altman-Harberger](#), [Sean Blowers](#)

Producer and Advisor Comments from Two Videos, 2015 NTM Journey 1 and 2

Background

- The following customer stories come from video testimonials associated with AIG's life and retirement products. The testimonials are provided by producers, advisors, clients, etc. They are focused on providing stories based on experiences with customers that exhibit how our products and employees positively impact the lives of customers.

Here are some examples from producers and advisors from the videos.

1) Life Policy Provides Funds Following Cancer Diagnosis

What Happened / What We Did

- Daniel Yasharel, Life producer, wrote a life insurance policy on the spouse of one of his clients three years ago. Last year she was diagnosed with stage 4 breast cancer. The couple was looking to downsize. When Daniel asked how much his client needed, his client responded "about \$250,000." Daniel surprised his client by responding "don't worry, you have it. How? Well, the living benefit rider on your wife's policy."

How We Helped

- A customer's financial concerns were alleviated by AIG by reminding him about his coverage.



Daniel Yasharel
Life Producer



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U.S. Life/Retirement Success Story *(continued)*

From video, 2015 NTM Journey 1: https://contact.aig.net/1246_698101.html

Contact: [Liz Altman-Harberger](#), [Sean Blowers](#)

Producer and Advisor Comments from Two Videos, 2015 NTM Journey 1 and 2

2) VALIC Provides Peace of Mind to Customer

What Happened / What We Did

- A teacher who was concerned about her finances approached Chris Fasy, [VALIC](#) advisor. When they were talking, she revealed that she had recently went through a divorce. So, he sat down with her and created a plan that gave them a better idea of what she had going on.

How We Helped

- “And I showed her a way that her goal was very doable,” Chris said. She’s now more confident that her finances are in order.



Chris Fasy
VALIC Advisor



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Asia Pacific: Travel Guard Success Story in Cambodia

Travel Guard® Update 2nd Quarter 2015 Insured Testimonials

Contact: [Rhonda Sloan](#)

Student Illness during Volunteer Program Puts Travel Guard Into Action

What Happened

- While in Cambodia, a student at Hale School in Australia became ill.

What We Did

- After two days of the student not being able to eat or drink properly, the Service Learning Coordinator from Hale School called our Travel Guard assistance number in Malaysia and started to liaise with an AIG employee. “His skill at getting the necessary information that he needed from me and then reassuring me that we were in safe hands, and that all would be fine, was exemplary,” the coordinator said.
- The coordinator took the boy to the Royal Angkor International Hospital. It was “one of the medical facilities recommended by your organization [which] proved to be first class,” the coordinator said. The boy was admitted to the hospital, received antibiotics and a drip to rehydrate – resulting in a full recovery.



How We Helped

- “As the organizer of the tour responsible for the wellbeing of the students, this was a very anxious time for me, and I just want to say that your organization was exceptionally good at alleviating my anxiety,” the coordinator said.
- The Travel Guard agent “opened up a file and was able to deal with the hospital directly, with respect to any financial claims. This was an enormous relief, as I simply did not have the funds to immediately deal with the costs involved,” the coordinator said.
- “That was one aspect of the service, but more impressive was the genuine feeling that someone actually cared,” the coordinator continued. “This feeling was confirmed by follow up phone calls from Malaysia to check that our student was well and back on the tour fully recovered.”



Asia Pacific: Travel Guard Success Story in Nepal

Travel Guard® Update 2nd Quarter 2015 Insured Testimonials

Contact: [Rhonda Sloan](#)

Travel Guard's Response to Tragic Nepal Earthquake Complimented by Customers

Background

- A total of 68 clients needed to be evacuated from Nepal following the 7.8 magnitude earthquake in April 2015, and within 48 hours of the devastating earthquake an AIG crisis response team was on the ground – establishing a central location to meet with clients, assessing medical needs, and coordinating flights out of the country. AIG Travel initiated a detailed plan, which prompted rapid response activities to begin client evacuations in Kathmandu and in more remote areas of Nepal.
- Members of AIG Travel and AIG Global Security formed a crisis management team that swiftly deployed to the region. The Travel Guard team – pulled together by AIG Travel and AIG Global Security – included Chris Helms, Head of Business Operations, Asia Pacific; Adam Fitzpatrick, Regional Security Manager, Asia Pacific; Dr. Veron Quek, Medical Officer; and Simon Rasiah, Senior Service Manager.
- Overall, our crisis response activities in Nepal were coordinated and completed on May 2, 2015; only seven days after the earthquake struck.



Here are some examples of situations.

1) SickKids

What Happened / What We Did

- In the case of the two workers from SickKids, Travel Guard went into action, setting up an emergency evacuation through Etihad Airways. Constant updates were provided to top executives associated with the client. The Hospital for Sick Children (SickKids) is affiliated with the University of Toronto in Canada, and is the largest center dedicated to children's health in the country.

How We Helped

- The workers quickly arrived back home in Toronto. "Thank you all for your fabulous work," a doctor with SickKids said. "Your communication skills were absolutely superb. Congratulations to you all."



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Asia Pacific: [Travel Guard](#) Success Story in Nepal *(continued)*

Travel Guard® Update 2nd Quarter 2015 Insured Testimonials

Contact: [Rhonda Sloan](#)

Travel Guard's Response to Tragic Nepal Earthquake Complimented by Customers

2) Client and Brother Evacuated

What Happened / What We Did

- A client and their brother were evacuated from Nepal after the earthquake. The client expressed their deepest gratitude and admiration for everyone's assistance getting them home safely.

How We Helped

- "The professionalism throughout, and the dedication to making sure both my brother and I were safe and being looked after is beyond any words I can communicate in this email," the customer said. "The entire experience exceeded any expectations I had as to what efforts an insurance company, let alone people I've never met, would go to help me in my time of greatest need."
- "From the initial contact to the conclusion of the evacuation, it seemed as if every detail was methodically planned out and no small item overlooked," the customer continued. "Things like having a doctor available, generous food and shelter accommodations, 24/7 responses to emails and questions, all made a difficult time a lot easier to handle. It was really impressive to see such a massive operation come together and be implemented so quickly. There is literally not one complaint I can make about the entire evacuation operation."
- "I can't say thank you enough to everyone for the job they did," the customer added. "As I am home now, I have started to share my experience with Travel Guard to my family and friends, and will do all I can in the future to advertise my positive experience to anyone I come in contact with. I can honestly say that every vacation I take from now on, I will be sure to purchase a travel insurance policy from your company."



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Asia Pacific: [Travel Guard](#) Success Story in Nepal *(continued)*

Travel Guard® Update 2nd Quarter 2015 Insured Testimonials

Contact: [Rhonda Sloan](#)

Travel Guard's Response to Tragic Nepal Earthquake Complimented by Customers

3) Broker Appreciates Travel Guard's Swift Action

What Happened / What We Did

- Clients were stranded in a dangerous, mountainous area following the earthquake. They were evacuated.

How We Helped

- "I would like to take the opportunity to thank you for the excellent and prompt assistance during the recent Nepal earthquake evacuation rescue mission," the broker said. "I am so relieved that our clients have returned home safely. It is with great pleasure that I congratulate your team in Malaysia for the speedy response and updates during the evacuation process."
- She thanked Travel Guard's staff for their kindness and professionalism in handling the situation and escorting the clients from Kathmandu to New Delhi and until they safely landed. "Their care, compassion and dedication...in making sure the clients were safe is beyond any words," the broker added. "Rest assured, we will not hesitate to use your reliable service again in the future. I wish your company and its employees every success in future endeavors, and thanks again."

