

An Agent Guide to the AIG Advantage



How we can help you to grow your business



Welcome

Bring on Partnership

Firstly let me thank you for your business, dedication and loyalty in helping to grow AIG while protecting and serving our customers. We are extremely proud to partner with you in your endeavours to provide solutions to your customers. We trust that you will find this Guide, enclosing product and service information, useful in helping you grow your business and achieve your goals. We're excited to work together with you to open doors and we invite you to participate in all opportunities as they occur to ensure our mutual long term success.

Antony Lee, President & CEO, AIG Malaysia Insurance Bhd





How we can
help you to grow
your business



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



We will provide you with the 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, Health and Travel, we also provide you with products that meet business owners' needs such as Property, Marine, Workers Compensation and Directors and 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.

Foothold with Potential Customers

Our product range will help you to 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 to 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 to meet your business goals.

Growing in Partnership

We build personal local 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

At AIG, we share knowledge to build value. Our Agency Academy's curriculum is made up Product, Sales, Legal & Regulatory, Claims and Management trainings to meet your development requirements — whether you are a new or an experienced agent. After each training, you will be provided with an Academy 'Certificate of Accomplishment' to amplify your reputation with your customers.

Training Delivery

We use various tools and methodologies to enrich your learning experience. Training may be located in a classroom, via a webinar or we will provide e-learning options allowing you to conduct training in your own time and at your own pace.

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 and testimonials; claims experts, engineers and other internal /external subject matter experts will contribute to presentations, discussions and more interactive sessions. We also provide on-the-job coaching to accelerate business growth.



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 the 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

Looking forward, we are continuing to invest in online sales tools throughout Asia. Our goal is to offer a virtual office to help you manage your business and a range of e-trading platforms to help simplify and speed up your transactions with customers — saving time, saving cost and improving your service.

Managing Pipelines and Opportunities

We have tools to assist you to manage your sales pipeline, reminding you of key milestones such as renewals. To take advantage of emerging sales opportunities, we will also conduct research on your behalf and identify leads for you so you are one step ahead of your competition.



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 throughout Asia to make sure that our customers will get the best expert support for every particular

type of claim. AIG Malaysia has also won "Insurer of the Year" for claims services for 3 consecutive years since 2011.

Partnership and Technology

We know how important fair and fast claims settlement is to you and your customers. We will work in partnership with you and your customer, communicating throughout the life-cycle of the claim from notification to settlement. All of this is underpinned by new claims technology so we can provide a better and more efficient service.

Global Presence, Local Expertise

We handle claims locally, with the support of our extensive global network. Our claims professionals understand your 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 purchasing process, advising and consulting with customers, and we provide you with competitive compensation in recognition of your participation.

Commissions*

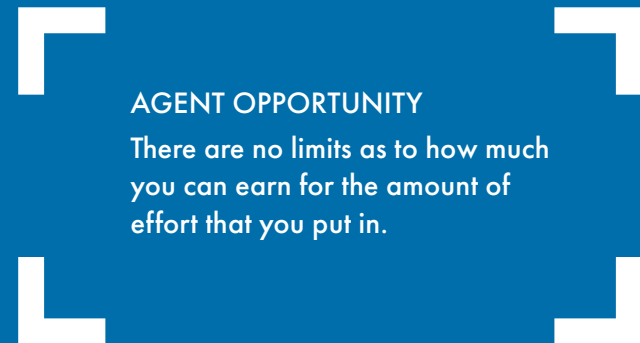
Commissions are a percentage of premium set at the time of each purchase, renewal or servicing of an insurance policy. At AIG, we pay the commissions as allowed which is set out in the Schedule of Commission.

Contingent Compensation*

From time to time, contingent compensation may be paid in addition to commissions. Payments will be paid based on criteria such as the volume of new sales, overall production volume, persistency, or overall profitability of the policies placed by you.

Rewards & Recognition*

You will have the opportunity to be recognised and rewarded globally, regionally and locally in the form of incentive programmes such as the annual Presidents Conference, award/recognition ceremonies, training seminars and more.



*All payments are subject to controls administered by AIG Property & Casualty Legal, Compliance and business management.

Agent View

If you don't believe that we can help you to grow your business, this is what our tenured agents have to say...



Chun Wai Thim
Insurmaex Sdn Bhd - Malaysia

"One of the most important keys to success for an agent is having support from the principal. I have all the support from AIG, and am proud to be a business partner with a world class insurer. Worldwide experience, local solutions."



Lee Eu San, Sime Darby Auto Connexion Sdn Bhd - Malaysia

"A successful partnership takes years of cultivation and understanding each other's needs in order to succeed and reap the benefits. Our alliance with AIG is not merely a business transaction but a relationship that has grown and evolved over time and they are now seen as one of the main contributors to our success in the marketplace today."



Jantsonn Kan, One Stop Risks Consultancy Sdn Bhd - Malaysia

"Since 1998, AIG has helped me grow my business by leaps and bounds and I have trust in AIG."



Ong Kar Ghee, Insurnet Consultancy Sdn Bhd - Malaysia

"Throughout the years in partnership with AIG, I have developed a niche insurance market for me and my team."



Ann Choo, Inserve Agency - Malaysia

"Since 1998, AIG has helped us grow from strength to strength, mainly driven by their product innovation, unique policy arrangement, big appetite for favourable risks, fair and prompt claims settlement and highly geared agency recognition. I have faith in AIG."



Lawrence Hwa, Ex-Date Network (M) Sdn Bhd - Malaysia

"My loyalty to AIG has given me the consistent sustained growth that many agencies would like to attain. AIG winning 'Insurer of the year' from MRC for the 3rd consecutive year has proven simple philosophy works 'to be the best, work with the best.'"

AIG, Today and Tomorrow

We're the new AIG.

We're one of the world's largest insurance organization, 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 where AIG operates
- 95+ years in operation
- \$68.7 Billion in revenue in 2013
- \$100 Million + paid in Claims each business day Globally
- Asia – number one foreign property casualty insurer in Japan and China

AIG IN MALAYSIA

- In operation since 1953
- Locally incorporated on 1 June 2008
- 14 offices nationwide
- A network of more than 3000 agents, brokers and staff

www.aig.my

AIG Malaysia Insurance Berhad
Level 18, Menara Worldwide
198 Jalan Bukit Bintang
55100 Kuala Lumpur



Bring on tomorrow

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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