



## Commercial Underwriting

AIG's underwriters develop insurance solutions that address the exposures of companies and individuals, and embody AIG's tradition of innovation, bringing to market groundbreaking insurance solutions for our changing world. AIG's underwriters help to find insurance solutions for risks from a range of areas, including: aviation, environmental, catastrophic events, high net worth individuals, and boardroom liabilities.

Product Line/Group:

### **Environmental**

The Environmental group creates policies for and insures companies that have the possibility of creating some kind of pollution. This can range from a leakage in a tank of onsite chemicals to an explosion and subsequent release of toxins into the atmosphere by an oil refinery. Underwriters have lengthy discussions with the brokerage firms and the insured to make sure the site is as safe as possible, and they review materials and loss control strategies to ensure all measures are being met. Environmental commercial underwriting strives to maintain the safety and health of all parties involved.

#### **Responsibilities/Projects of Past Analysts:**

- Generated an Account Classification Index score for each account.
- Transferred information from previous years for each account into a new excel document so that it would be more organized for the underwriters to begin the renewal preparation on the account.
- Analyzed and cross-listed engineering reports with policy binders.
- Audited all of the underwriters' files from the past 18 months to prepare for an official audit.

#### **Skills Gained at AIG:**

- Learned the art of multi-tasking
- Acquired time management skills and conscientiousness
- Improved communication skills with peers and employees.

Product Line/Group:

### **Global Risk Solutions**

Global Risk Solutions creates customized programs and helps clients find solutions to risks that are not addressed effectively by existing lines of insurance, or even addressed at all. Global Risk Solutions is an innovative group that often designs and implements programs that are not available anywhere else on the market.

#### **Responsibilities/Projects of Past Analysts:**

- Updated information for underwriting models
- Analyzed old reinsurance agreements
- Calculated interest earned on Bermuda settlements for the 2011 to 2013 time period

- Provided link tracking and format editing for the Global Risk Solutions underwriting manual.

**Skills Gained at AIG:**

- Improved both verbal and written communication skills
- Became more proficient at Excel
- Learned the art of multi-tasking and handling multiple projects for different departments
- Gained a deeper understanding of casualty insurance and the underwriting process.



Bring on tomorrow

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