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Investments AI

Investments AI

Building AI-first products

We're building better products for people, with AI

Developing intelligent, innovative apps and software services for both investment and insurance units at AIG.

We are part of the Investments+ team, and specialise in building AI-first products and services. Here's our approach:



We put users first, designing products that are useful, accessible and most importantly, solve their problems.



AI has far-reaching opportunities that we're always exploring. But we only use it where it's meaningful.



Our experienced team of scientists, designers and engineers know exactly how to interpret AIG's data to tackle challenges.



We practise the latest methodologies – from human-centric design to lean and agile – to build great products efficiently.



Today's insurance and investment challenges, solved with AI

Science has a strong concentration of researchers, all with academic qualifications in deep learning, statistical machine learning, computer vision, and natural language processing. We believe these disciplines are the key to developing innovative and bespoke solutions for AIG's business challenges. Our scientists are paired with experts in design, product and engineering for AI, ensuring we build and ship fast-moving, successful products. [Learn more](#) about about how we work, and our team's journey

so far.




Bringing together a diverse team

Led by Reza Khorshidi, global head of Science and AIG's Chief Scientist, our multidisciplinary team of around 60 includes scientists, data engineers, product owners, designers, business analysts and developers, and spans across two offices: London and New York. Interested in building AI-first products? [See our open roles.](#)

[Read our blog](#) to see what our team are getting up to.

We're passionate about collaboration within the business. [See recent products.](#)

last updated 3.12.2019 by  [Jessica Sampson](#)

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One of Investment AI's core goals is to stay at the cutting-edge of our field through research, publishing and participation. The team's R&D efforts focus on developing world-class talent, harnessing the latest algorithms and building a competitive advantage for AIG.

Recent R&D projects

Here are a few projects where we've implemented AI to improve business processes and challenges:



Commercial property AI

We supported the Commercial Property Team in improving underwriting through enhanced data capture and analysis. Methods explored include utilising meta data providers of geo location and property attributes, and extracting data from imagery using the latest AI techniques in computer vision.



Automatic damage appraiser

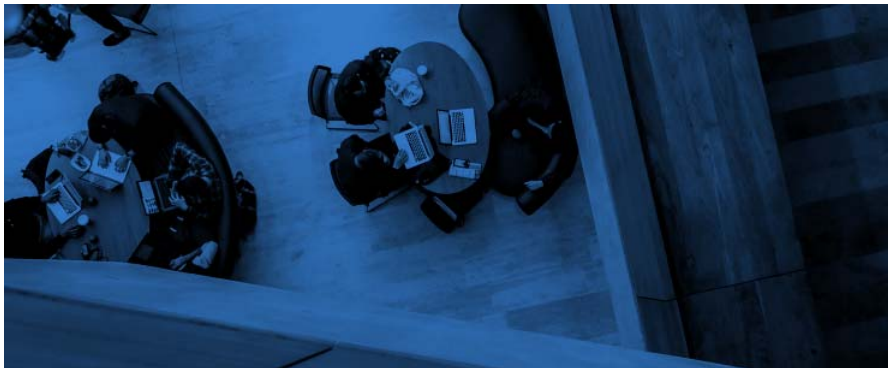
Built a proof-of-concept for an automatic appraisal of damages to a vehicle with images of the exterior of the vehicle along with the vehicle's metadata, leveraging computer vision and machine learning technologies.



Project Hawking

Built a single model to cover the predictive analytics needs of the distribution aspect of insurance – from opportunity mapping to portfolio management. It employs modern deep learning paradigms to solve multiple problems simultaneously with a single scalable model. It can predict cross-sell opportunities and outperform the existing longevity model.

Academic partnerships



As part of our goal to establish AIG as a destination for world-class talent, Investments AI partners with top academic institutions for talent acquisition, joint research and project-based work. Strong academic ties keeps us at the forefront of R&D and intellectual property in our field of work. Currently we have a partnership with:



Pembroke College, University of Cambridge

We designate 'corporate fellows' to interact with the college for various aspects of their network of intelligence and expertise. Through close collaboration, Investments AI will work with the college on events, internships, research and sponsorships.

Recent achievements

Below are a number of accomplishments achieved by members of our team or alumni.

Filed Patents:



Automatic Assessment of Damage and Repair Costs in Vehicles



Hierarchical Architecture for Automatic Damage Detection and Localization with Deep Convolutional Neural Networks and 3D Geometry



Systems and Methods for Dynamic Real-Time Analysis from Multi-Modal Data Fusion for Contextual Risk Identification

Publications:



Bayesian Tweedie - ICML2017

We applied the very advanced Adversarial Variational Inference (alternative approximation method that is much faster than MCMC) to solve Bayesian Tweedie Regression problem - typical distribution for insurance loss; it is so far the most advanced estimation and inference model on solving Bayesian Tweedie regression problem. It has potentially huge impact on pricing the next generation.
[Read publication](#)




Bayesian Tweedie with Mixed Effects - NIPS2017

We advanced the above research by including mixed-effects. It shows the state-of-the-art performance on both simulation datasets and real-world datasets.
[Read publication](#)



HMC - NIPS2017

A very advanced HMC sampling method to solve multimodel complex distribution simulation problems.
It can be applied on large datasets and it does not have the model collapsing problem that conventional MCMCs have - it's much more efficient.
[Read publication](#)

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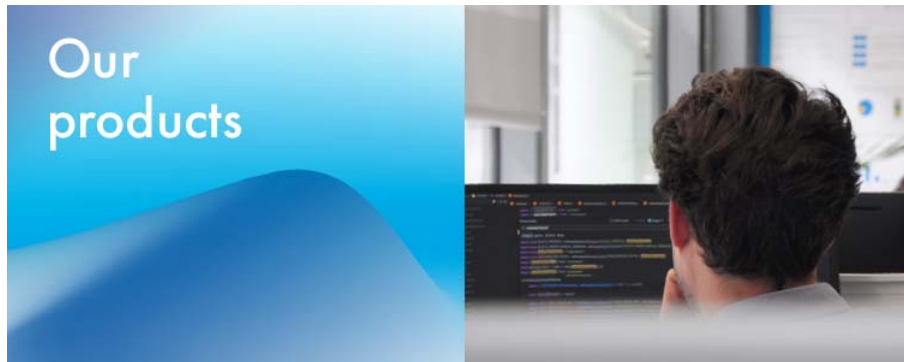
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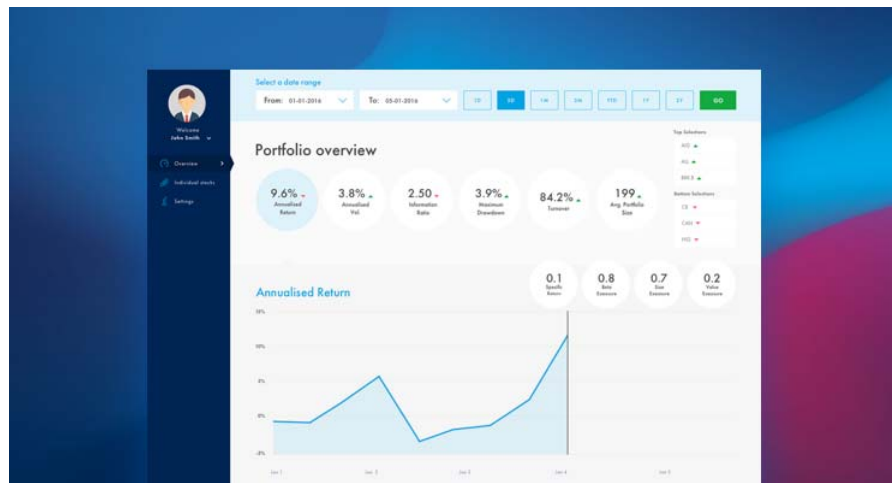
AI is being used to enhance the experience for AIG employees and customers. Here's a recent list of the products we've worked on and how AI has had an impact.

Intelligent Risk Management (IRM)

Entity	Article title	Source	Publish Date	Value	Relevance	Saved
RadioShack	RadioShack Considering \$585 Million Financing Package	Bloomberg	18 Sep, 4:45pm	\$225 M	○○○	☆
Ebay	Ebay Payment Subsidiary Braintrust in Talks To Accept Bitcoin	3 sources	Multiple	\$150 M	○○○	☆
HubSpot	HubSpot Working With Morgan Stanley On IPO	Bloomberg	18 Sep, 6:15am	\$95 M	●●●	☆
BlackBerry	BlackBerry CEO: Passport Smartphone to be Priced at \$599	Forbes	18 Sep, 12:45pm	\$32 M	●●●	★
GE	GE's Baker Hughes Recently Held Takeover Talks	2 sources	Multiple	\$135 M	●●○	☆
Facebook	Facebook is Building Feature to Let Users Subscribe to News...	Bloomberg	18 Sep, 2:57pm	\$50 M	●●○	☆
Google	Google is Developing Technology for Snapchat-Like Media Content	Bloomberg	17 Sep, 11:36pm	\$265 M	○○○	☆

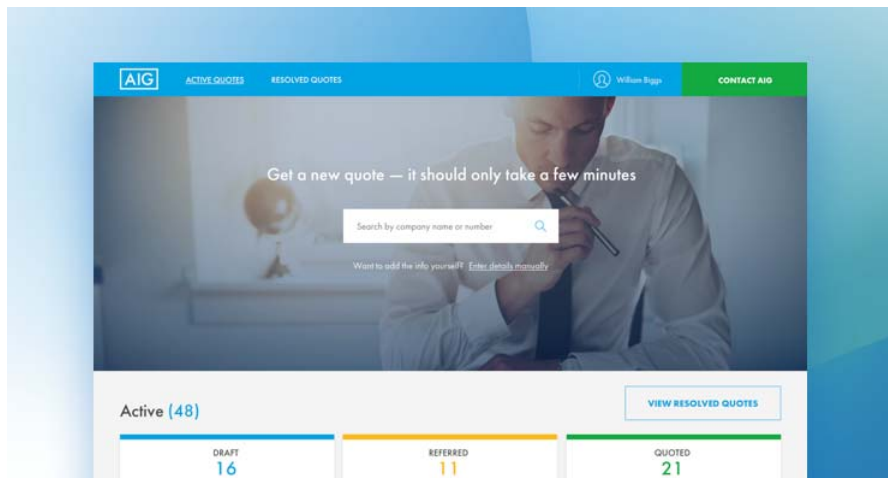
A comprehensive AI-driven solution that digests a large amount of unstructured data through cutting-edge algorithms to provide AIG Investments with early, actionable insights. For example, highlighting news that is relevant to an analyst's portfolio.

EQ.ai



A self-learning AI solution providing enhanced decision-making around systematic equity trading. We'll be leveraging the latest AI and machine learning techniques to produce trading decisions using large amounts of market data, news sentiment and public filing data. The solution will provide trading decisions for systematic trading at a target level of performance. In other words, the product will analyse the available data and advise when, what stock and the volume to buy/sell to maximise the return. The current trading frequency is daily.

Donut



We are supporting AIG to profitably grow its insurance presence in the SME and mid-market sectors by building a scalable, broker-facing platform. It aims to leverage the latest digital design, development and AI techniques to improve the current user experience, support underwriting, and optimise internal processes, as well as risk mitigation, upselling and cross-selling.

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Our team

Our team are committed to collaboration within AIG.

Leadership team

We believe in the strength of our diversity and work culture, and that starts with the leadership team.



Reza Khorshidi

reza.khorshidi@aig.com

Reza is AIG's Chief Scientist (Global) since January 2017; prior to that he led the Science (now Investments AI) team for EMEA (he joined AIG in 2012). He is also a Principal Investigator at Oxford University's Deep Medicine Program (part of Oxford Martin School) focused on healthcare innovation, and the use of AI in digital health ecosystems. He has a PhD in computational neuroscience and machine learning from the University of Oxford.



William Keithler

william.keithler@aig.com

Bill is Science's business manager and joined the team in 2014. He leads a team focused on boosting business operations and general management capacity within the AI-first product portfolio marked by strong partnerships with AIG's other corporate functions.



Nils Mork-Ulness

nils.mork-ulness@aig.com

Nils is Head of Strategy for AIG's Investments AI team and has over 20 years' experience working on strategy and digital innovation within e-commerce, tech, FMCG, banking, retail and telecom. Most recently he was Head of Strategy for the digital product design agency Beyond in London, working with clients such as Google, Facebook, Instagram and Virgin.



John Greenall

john.greenall@aig.com

John is a technical director within Investments AI, with primary interests in machine learning, cloud technologies and software development. He is the technical lead on project Donut and involved in driving forwards AIG's adoption of the cloud, and exploring ways to use machine learning to improve all aspects of the commercial insurance sales funnel. He holds a PhD in Computer Vision and is an AWS Certified Solutions Architect.



Karo Moilanen

karo.moilanen@aig.com

Karo leads Natural Language Processing (NLP) research and engineering work for the team, and provides high-level text analytics consultancy support to the wider AIG. Karo has over 15 years' experience in natural language and text analytics technologies and applications, with past scientific, engineering, executive, and entrepreneurial zero-to-exit founder positions in leading academic and commercial settings.



Yuanyuan Liu

yuanyuan.liu@aig.com

Yuanyuan heads the machine learning division within Investments AI. Over the past five years he has initiated and led global projects such as SME loss-risk analysis, client lifetime value modelling, submission prioritisation, opportunity map, and recommender systems using advanced machine learning techniques. Most recently, he is working on AIG's R&D projects to apply cutting-edge deep learning algorithms in investments and insurance.



Scott Taylor

scott.h.taylor@aig.com

Scott joined AIG to head the product team for Investments AI globally. Before this, Scott founded and managed a number of startups ranging from pre-revenue through several million dollars per month revenue. Most recently, he was CEO of miDrive, a startup disrupting the learner driver industry. He is an advisor to EC1 Capital, as well as Virgin Startup and Simba Sleep. In 2017, Scott was included in Forbes' 30 under 30.

For all other enquiries

Contact InvestmentsAladmin@aig.com

We're passionate about collaboration. [See recent products.](#)

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Science Renames to AIG Investments AI

14 MAR 2019



The following is a message from Doug Dachille, Executive Vice President & Chief Investment Officer and Reza Khorshidi, Chief Scientist, AIG Investments+

Dear colleagues,

Science was founded in 2011 to be a catalyst for evidence-based decision-making at AIG through research and scientific advisement. In 2017 Science pivoted towards building Artificial Intelligence (AI)-first products – apps and software services that employ machine learning to inform and assist their users.

As a result of this evolution from a data science center of excellence serving the whole enterprise, to a specialized unit building AI-first digital products with a specific focus on the Investments business, we have renamed this division: **Investments AI**.

Bringing together a team of specialists – including scientists, designers, engineers, strategists, and product owners – means that we are now able to research, design and build products that offer a better experience for our customers, partners and employees, through the power of AI and modern digital technology.

Our areas of scientific and AI expertise include deep learning, statistical and probabilistic machine learning, natural language processing, computer vision, reinforcement learning, and topological machine learning. Given the profound impact of AI in finance, we believe that these specialties are the key to developing innovative and bespoke solutions for AIG's business challenges, now and in the future.

This division's development also ties back to our themes for the Centennial, as we celebrate 100 years of Risk Expertise, as well as 100 Years of Keeping Promises. AIG has long been known for our technical expertise, and for creating innovative solutions for new and developing areas of risk that our clients may face.

The new name of **Investments AI** underscores our commitment to 100 Years of Making a Better World, by building AI-first products to directly and indirectly help this industry reach its true north: A safer and more prosperous world.

Sincerely,

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Estimated Travel Percentage (%): No Travel

Relocation Provided: No

AIG ASSET MANAGEMENT US LLC

Your new team

AIG Investments Data Strategy team is looking for a motivated and versatile Data Engineer.

AIG Investments Data Strategy team is an agile organization with a singular focus on providing our business with sustainable competitive advantages via rapid implementation and deployment of modern technology and broad utilization of vast amounts of data. We are looking for a passionate engineer who loves the trade, is not afraid of changing context and works well with others.

Your contribution at AIG

- Make database/data warehouse design choices, including hardware, relational database management systems, ETL.
- Architect and build distributed, scalable, and reliable data pipelines that ingest and process data at scale and velocity.
- Design and write highly optimized and complex queries.
- Collaborate closely with other teams (Developers, Analysts, Business Partners and Scientists) to design, develop and deploy data tools that support machine learning, analytical and product use cases.
- Implement Database Development best practices and standards.
- Own data pipelines, features and data assets from the development phase through to production deployment.
- Engage in data interpretation and forensic data analysis and troubleshooting.
- Demonstrate ability to come up with innovative yet feasible and pragmatic solutions.
- Think, Ask Questions, Design, Build and Refine.
- Treat ambiguity and complexities of enterprise data environment as an opportunity and not as an excuse.

What we are looking for

- Self-motivated and creative- we're building from ground up, not tweaking legacy.
- Experience in hands-on SQL role (be able to work with structured data at all stages of data management lifecycle).
- Strong data warehouse analysis and design experience with full knowledge of data warehouses methodologies and data modeling.
- Experience in working with schema-free data.
- Advanced SQL, RDBMS knowledge (e.g. SQL Server, Oracle, DB2, DynamoDB, Postgres, RedShift).
- Solid ability to program in Python.
- Prior experience with scripting languages such as Perl or shell scripts is a plus.
- Familiar with Big Data ecosystem (e.g. Hadoop, Spark, Hive) is a plus.
- Experience with cloud services (specifically in AWS): EC2, S3, VPC, ELB, RDS, Glue, etc.
- Experience in deploying applications on to their respective environments using Elastic Beanstalk.
- Experience with event-driven and scheduled AWS Lambda functions to trigger various AWS resources.
- Experience working with Glue.
- Experience building REST APIs.
- Experience with data streaming and micro-batching.
- Good communicator and team player.
- Solid understanding of algorithms and data structures.

An ideal candidate (is not required to, but) will also have:

- Experience in feature engineering for Machine Learning applications.
- Familiar with Open Source/ commercial database management tools.
- Familiarity with Continuous Deployment pipelines and configuration (e.g. Jenkins, Chef, Docker, Puppet, Salt-Stack, Ansible).
- Ability to handle complex semi-structured data (XML/HTML) is a big plus.
- Exposure to Netezza, Exadata ecosystem.
- Experience with some types of NoSQL database.
- Broad understanding of either General or Life Insurance Market/ Products data/business domains.
- Broad understanding of Financial Services/Capital Markets/Asset Management.
- Basic statistical computing background.
- Knowledge of SOA, Graph Database, CI/CD Pipeline, monitoring & alert would be a plus point.

It has been and will continue to be the policy of American International Group, Inc., its subsidiaries and affiliates to be an Equal Opportunity Employer. We provide equal opportunity to all qualified individuals regardless of race, color, religion, age, gender, gender expression, national origin, veteran status, disability or any other legally protected categories.

At AIG, we believe that diversity and inclusion are critical to our future and our mission – creating a foundation for a creative workplace that leads to innovation, growth, and profitability. Through a wide variety of programs and initiatives, we invest in each employee, seeking to ensure that our people are not only respected as individuals, but also truly valued for their unique perspectives.

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American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

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FA - Finance

Estimated Travel Percentage (%): No Travel

Relocation Provided: No

AIG Europe (Services) Limited

Job ID: JR1903962 Machine Learning Engineer

Your Future Team

About Investments AI at AIG:

AIG is an insurance company that's helped people solve important problems for almost a century. We've long been known for our technical expertise, and creating innovative solutions for new and developing areas of risk that our clients may face.

The Investments AI team at AIG supports this ethos by developing AI-first products – that is, apps and services that use machine learning to inform and assist their users – for AIG's insurance and investments businesses.

Our mission to create a safer world through the power of AI is achieved mainly through:

- The incubation of disruptive innovation via our diverse team of scientists, engineers, and designers who work collaboratively.
- AI, ML and NLP R&D contribution, including publications in top conferences and journals.
- The provision of machine learning advisory and consulting to AIG's global businesses.
- Our solutions and innovations aim to reinvent AIG's internal processes, improve AIG's offerings, and ultimately disrupt the industry.
- As a critical role in Investment AI's success, we're looking to hire machine learning engineers to join our team and contribute to the development of the algorithmic core of a series of exciting new products and projects.

Your Contribution at AIG

Based from our New York office, this is an exceptional opportunity for those who want to enjoy state-of-the-art R&D and be challenged and grow as a machine learning engineer. Along the way, this role will contribute to game-changing products that use AIG's global network to deliver impact and change.

Responsibilities and Performance Objectives

- Take ownership of a significant part of the team's solution development
- Demonstrate end-to-end understanding of applications being created
- Partner with ML Researchers to push the boundaries on the performance of the latest methods applied to big problems across the investments domain
- Contribute to peer review process to ensure code quality

What we are looking for

- Ability to formalize learning problems with mathematical notation
- Hands-on experience solving Machine Learning problems
- Solid understanding of algorithms and data structures
- Detailed knowledge of Machine Learning evaluation metrics and best-practice
- Up to date knowledge of Machine Learning literature and libraries (e.g. Tensorflow, Pytorch)
- Familiarity with build automation and continuous integration (e.g., Gulp, Grunt, Jenkins, CodePipeline)
- Advanced degree in a related field such as Machine Learning or Statistics (highly preferred)
- Good communicator and a team player

An ideal candidate (is not required to, but) will also have:

- Linux SysAdmin skills
- Engineering for scale using cloud platforms (e.g. Amazon Web Services)
- Infrastructure-as-Code (e.g. Terraform, Cloudformation, etc.)

It has been and will continue to be the policy of American International Group, Inc., its subsidiaries and affiliates to be an Equal Opportunity Employer. We provide equal opportunity to all qualified individuals regardless of race, color, religion, age, gender, gender expression, national origin, veteran status, disability or any other legally protected categories.

At AIG, we believe that diversity and inclusion are critical to our future and our mission – creating a foundation for a creative workplace that leads to innovation, growth, and profitability. Through a wide variety of programs and initiatives, we invest in each employee, seeking to ensure that our people are not only respected as individuals, but also truly valued for their unique perspectives.