

Chartis companies in Japan 2017



Chartis Worldwide

We are Chartis

We have established ourselves as a world leader in insurance by helping our partners and customers realize their plans for the future. With a 90-year history, our fundamental strength lies in our 45,000 employees, serving more than 70 million clients around the world.

Every day, our people help businesses and individuals protect what they value. Innovative products and services from the Chartis insurers help sustain our clients on their journey... enabling them to pursue their goals with stability and success.

Chartis Inc. (Chartis), the general insurance subsidiary of American International Group, Inc. (AIG), is a diversified global insurance market leader, serving businesses and individuals worldwide.

Chartis
175 Water Street, New York, NY
10038
www.chartisinsurance.com

Chartis is the Greek word for map. It suggests our ability to set a course for clients and help them pursue new possibilities with confidence.

Our symbol is a compass in the shape of the letter "C" for Chartis. It symbolizes the pioneering spirit of Chartis and our willingness to be the first to venture into new markets and products.



Your world, insured puts the focus on the client, references geographic reach and alludes to the offering and benefit we provide.



Partnering With Our Customers Along Their Way

You can be sure that you have a dedicated partner in Chartis, one who will take on your challenges as its own. By meeting straightforward needs as well as solving complex issues, we make your confidence our number one priority. Whether the need is as fundamental as insuring a home, or as nuanced as covering environmental exposures, we're committed to delivering what matters most to you.

A brief accounting of the facts shows why clients can count on us:

Financial strength highlighted by the fact that we paid an average of over \$111 million in claims worldwide every business day in 2010:

- In 2010, Chartis companies wrote over \$41 billion in gross written premiums worldwide.
- Objective sources confirm our company's strong financial standing. From rating agencies to broker assessments, metrics in the insurance industry indicate that Chartis remains one of the most financially secure insurance organizations.

Our world-class talent has the know-how to assess vulnerability and underwrite the most complex risks—delivered through a local presence that enables Chartis to respond rapidly when unforeseen events occur.

- As a leader in general insurance, we cultivate talent across the full range of insurance functions and related specialties including, among others, litigation management, loss control and engineering.
- Chartis is committed to developing local teams who understand the importance of creating solutions that fit the culture and region.

We continue to develop new and industry-leading products and services, and also offer the ability to develop tailor-made solutions when existing offerings do not meet client needs.

- Our culture derives from our entrepreneurial roots and pioneering spirit. It is this spirit that drives us to help our customers create success. By answering customers' insurance needs today, and anticipating tomorrow's, we ensure security and stability.
- With an impressive track record of developing innovative products and services, we have established ourselves as an enterprising insurance provider. In 2010 alone, Chartis companies launched over 200 products and services worldwide.

We maintain an unwavering commitment to building customer service excellence and to supporting our clients.

- At Chartis, we are not satisfied just by solving a client's immediate and most significant insurance issues. We maintain an ongoing dialogue with customers in order to continually improve the level of service we provide.
- We are focused on responding to client feedback, and aim for each client relationship to be a true partnership.

No matter what your business or need, we deliver the deep resources and commitment that enable you to pursue your goals with confidence.

Chartis Worldwide

Financial Highlights^{1,2}

Chartis Total

	2010	2009	2008
Revenue ³	37.2 billion	35.0 billion	33.8 billion
Net Written Premium	31.6 billion	30.7 billion	34.5 billion
Underwriting Income (Loss) ⁵	(5.5 billion)	(2.6 billion)	(0.8 billion)
Pre-Tax Income (Loss) ^{4,5}	(116 million)	164 million	(2,497 million)
Statutory Surplus	35.0 billion	35.0 billion	
Combined Ratio ⁵	116.8%	108.0%	102.2%

Note:

¹ In U.S. dollars. Information is provided solely for the purpose of evaluating the announced restructuring of Chartis' worldwide property-casualty businesses and not for the purpose of advertising the financial condition of any particular insurer to prospective policyholders.

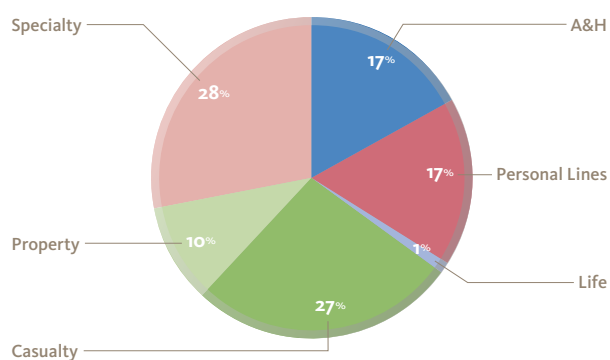
² Chartis operations are conducted through multiple line companies writing substantially all commercial and consumer lines both domestically and abroad and comprise the Chartis U.S. and the Chartis International operating segments. In July 2009, AIG's Chartis subsidiaries were rebranded as Chartis (Commercial Insurance operates as Chartis U.S. and Foreign General Insurance operates as Chartis International). Chartis and Chartis International began consolidating Fuji results in the third quarter of 2010.

³ Revenue includes net premiums earned, net investment income, realized capital gains/(losses) and the Fuji bargain purchase gain in 2010.

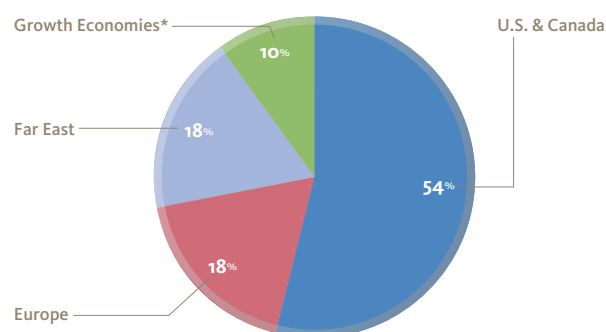
^{4,5} Chartis and Chartis International began consolidating Fuji results in the third quarter of 2010. For the twelve months ended December 31, 2010 includes a bargain purchase gain of \$332 million related to the acquisition of Fuji, which reflected an adjustment of \$74 million in the third quarter of 2010. AIG will retrospectively revise its results of operations for the three months ended March 31, 2010 when presenting comparative financial information containing that period.



2010 Chartis World Wide Net Written Premium by Line of Business



2010 Chartis World Wide Net Written Premium by Region



*Growth Economies primarily includes Asia Pacific, the Middle East, and Latin America.

Chartis International

	2010	2009	2008
Net Written Premium	14.4 billion	12.3 billion	13.3 billion
Underwriting Income (Loss)	(498 million)	(32 million)	950 million
Pre-Tax Income (Loss) ⁴	1,584 million	619 million	546 million
Combined Ratio	103.5%	100.2%	92.7%

⁴² In May 2009, AIG completed the sale of its interest in the AIG Otemachi Building in Japan, including the lands and development rights. Approximately fifty percent of these interests were held by Chartis International subsidiaries with the remainder held by Asset Management and included in AIG's Other operations category. Although the transaction qualified as a legal sale, it did not qualify as a sale for U.S. GAAP purposes due to AIG's continued involvement as a lessee, primarily in the form of a lease deposit. As the leases expired in December 2010, and AIG vacated the building, the gain of approximately \$1.3 billion was recognized in AIG's earnings, of which \$669 million was included in the Chartis International results.

⁴³ Income statement accounts expressed in non-functional currencies are translated into U.S. dollars using average exchange rates.

⁵ Underwriting Income(Loss), Pre-Tax Income(Loss) and Combined Ratio include effect of catastrophe losses and \$4.3 billion and \$2.8 billion of reserve strengthening net of discount and loss sensitive business premium adjustments in 2010 and 2009, respectively.

Chartis in Japan

Over Sixty Years with Our Clients

The history of Chartis companies in Japan dates back to 1946 when AIU Insurance Company began operations as the first foreign general insurance company in Japan in the postwar period. We have continued to deliver innovative products and services focusing on our customers' needs and have built solid and trusting relationships with our clients for 65 years.



Jose A. Hernandez
President and CEO
Chartis Far East Holdings KK

In 1960 American Home began operations in Japan and later became the first insurer to offer direct auto insurance underwriting in the local market. Following the innovative tradition and pioneering spirit of AIU, Chartis has steadily expanded its business in Japan. In 1989, JI Accident & Fire Insurance was founded as a joint venture with JTB (Japan Travel Bureau), a world leading travel agency.

In 2010, Chartis welcomed Fuji Fire and Marine Insurance into the group. Fuji Fire and Marine has a proud and distinguished history with deep roots of its own in the Japanese market for over 90 years. With Fuji Fire and Marine, the presence of Chartis in the Japanese general insurance industry has been further enhanced.

Following the acquisition of all remaining shares of Fuji Fire and Marine in 2011, we are focusing on further strengthening our already existing cooperation and creating synergies across the Chartis group to enable our customers to pursue their goals with confidence.

Rounding out Chartis' business in Japan are several other companies providing insurance-related services, management and other support services to the group. These companies highlight the special position of importance of the Japan operations within Chartis' worldwide network.

Chartis has built a solid business foundation based on a firm financial base, innovative products and services, and our highly skilled personnel who anticipate the evolving needs of customers.

In this era of rapid change, as our name suggests, we aim at all times to chart a path with our customers for our mutual success.



Chartis Companies in Japan

Insurance companies

AIU Insurance Company
American Home Assurance Company
Fuji Fire and Marine Insurance Co., Ltd.
JI Accident & Fire Insurance Co., Ltd.

Insurance-related service companies / Related companies

Chartis Corporate Solutions KK
Techmark Japan KK
Chartis Claims Solutions Japan KK
T-PEC CORPORATION
ORIX Insurance Planning Corporation

Group management companies / Service companies

Chartis Far East Holdings KK
Chartis Business Partners KK



Chartis in Japan

Insurance companies

AIU Insurance Company, Japan Branch

<http://www.aiu.co.jp>

8-3, Marunouchi 1-Chome, Chiyoda-ku, Tokyo 100-8234, Japan | Tel: 03-3216-6611
ARCA West, 2-4, Kinshi 1-Chome, Sumida-ku, Tokyo 130-8560, Japan

Starting business as the first foreign-owned general insurance company in Japan in 1946, AIU has grown over the years by continuing to foster the trust of customers. The company currently has 120 sales offices and 10,122 agencies nationwide¹. AIU will continue to use its worldwide network and overseas market experience, as well as its long proven track record in Japan, to provide customers with reliable services and insurance products.

Location of parent company	New York, U.S.A.
CEO and Representative in Japan	Robert L. Noddin
Year established in Japan	1946
Direct premium ²	¥239.2 billion (FY2010)
Total assets	¥175.9 billion (FY2010)
Number of employees ³	2,274 (excludes sales personnel)



Makoto Ozeki
Chairman and Representative in Japan



Robert L. Noddin
CEO and Representative in Japan

American Home Assurance Company, Japan Branch

<http://www.americanhome.co.jp>

ARCA West 21F, 2-4, Kinshi 1-Chome, Sumida-ku, Tokyo 130-8562, Japan | Tel: 03-5619-3200

American Home Assurance Company (AHA) has been in business for over half a century in Japan since gaining its license to operate as a general insurance business in 1960. AHA is the first company to offer direct sales of accident insurance and risk-differentiated automobile insurance. AHA has been providing accident and health products targeting seniors, and in 2011 began an internet discount program for medical insurance to satisfy the needs of additional customers. AHA aims to be "the preferred direct marketing general insurer" by developing the business strategies through the eyes of its customers.

Location of parent company	New York, U.S.A.
Representative in Japan and President	Yuzo Hashiya
Year established in Japan	1960
Direct premium ²	¥81.6 billion (FY2010)
Total assets	¥86.6 billion (FY2010)
Number of employees ³	961



Hisao Goto
Representative in Japan and Chairman



Yuzo Hashiya
Representative in Japan and President

¹Sales offices as of July 1, 2011. Agencies as of March 31, 2011.

²Direct premiums = gross direct premiums (including the savings portion of maturity-refund type insurance premiums) – various returns other than maturity refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

³Number of employees as of March 31, 2011.



The Fuji Fire and Marine Insurance Company, Limited

<http://www.fujikasai.co.jp>

Tokyo head office : 2-12-18 Ginza, Chuo-ku, Tokyo 104-8122, Japan

Tel: 03-3542-3911

Osaka head office : 1-18-11 Minami Senba, Chuo-ku, Osaka 542-8567, Japan

Tel: 06-6271-2741

Founded in 1918, Fuji Fire and Marine Insurance Co., Ltd. contributes to society through its business activities as a general insurer and its corporate social responsibility efforts. The company currently offers insurance products and services through its 173 sales offices, 109 claims service offices and approximately 22,000 agencies nationwide (as of April 1, 2011). The company aims to ensure a solid sense of security for all of its customers and create vibrant communities through its reliable and accessible professionals.



Takayoshi Yokoyama
Representative
Director, President
and CEO

Representative Director, President and CEO	Takayoshi Yokoyama
Year established	1918
Direct premium ²	¥304.4 billion (FY2010)
Total assets	¥918.3 billion (FY2010)
Number of employees ³	5,653 (includes 1,347 sales personnel)



JI Accident & Fire Insurance Co., Ltd.

<http://www.jihoken.co.jp>

20-5, Ichiban-cho, Chiyoda-ku, Tokyo 102-0082, Japan

Tel: 03-3237-2111

JI Accident & Fire Insurance is a joint venture with JTB, a world leading travel agency. Since the company's foundation, it has followed a "customer first" strategy to be the leader in the field of travel and leisure insurance by providing insurance products and services that meet the needs of individual and corporate customers.



Takehisa Yamada
Representative
Director and
President

President	Takehisa Yamada
Year established	1989
Direct premium ²	¥13.1 billion (FY2010)
Total assets	¥26.2 billion (FY2010)
Number of employees ³	191



Masahito Koike
Representative
Director and
Deputy President

Note: Chartis holds 50% of the shares of JI Accident & Fire.

Chartis in Japan

Insurance-related service companies / Related companies

Chartis Corporate Solutions KK

<http://www.chartis.co.jp/cs>

Marunouchi Trust Tower Main 20F, 8-3, Marunouchi 1-Chome, Chiyoda-ku, Tokyo 100-0005, Japan | Tel: 03-3216-6111

Backed by the rich diversity of products and services provided globally by Chartis, Chartis Corporate Solutions is able to satisfy clients' needs in corporate business risk management. In addition to offering an array of insurance solutions and captive management, the company provides best practice for total risk management to increase corporate value.

President	Yoshio Fukue
Year established	2004

Techmark Japan KK

<http://www.techmark.co.jp>

ARCA East 9F, 2-1, Kinshi 3-Chome, Sumida-ku, Tokyo 130-0013, Japan | Tel: 03-5619-2200

Techmark Japan is Japan's first extended warranty company. It provides extended warranty services to manufacturers, distributors, property management firms, internet service providers, credit card issuers and leasing companies etc.

President	Yasuhiro Shojack
Year established	1994

Chartis Claims Solutions Japan KK

ARCA West 13F, 2-4, Kinshi 1-Chome, Sumida-ku, Tokyo 130-8562, Japan | Tel: 03-5619-2007

Chartis Claims Solutions Japan provides claims investigation for Chartis companies, 24-hour accident claims service, audit, training and development of claims services employees.

President	Hidenori Mizutani
Year established	1959

T-PEC CORPORATION

<http://www.t-pec.co.jp>

S Building, 2-1, Soto-Kanda 5-Chome, Chiyoda-ku, Tokyo 101-0021, Japan | Tel: 03-3839-1100

Established in 1989 in Japan, T-PEC is the first company to offer telephone health consultation services 24 hours a day, every day of the year. T-PEC has received over 12 million health and medical consultation requests and it also provides new services such as "medical specialist referral service", "mental health support system", "EAP Package", and "mental health training".

President	Kenichi Sunahara
Year established	1989

ORIX Insurance Planning Corporation

http://www.orix.co.jp/grp/co/japan/gr_c_insh.htm

Fuse Building, 5-2, Shiba 3-Chome, Minato-ku, Tokyo 105-0014, Japan | Tel: 03-5419-5140

ORIX Insurance Planning is a joint venture with ORIX Corporation. The company is an agency offering insurance products from Chartis through ORIX Group's business network. It also provides consulting services for new product development and sales planning for new products.

President	Kenichi Koyama
Year established	1999

Group management companies / Service companies

Chartis Far East Holdings KK

<http://www.chartisinsurance.com>

ARCA West, 2-4, Kinshi 1-Chome, Sumida-ku, Tokyo 130-8560, Japan

Chartis Far East Holdings provides business management services to Chartis companies in Japan and Korea.

President and CEO	Jose A. Hernandez
Year established	2009

Chartis Business Partners KK

<http://www.chartis.co.jp/cbp>

ARCA West, 2-4, Kinshi 1-Chome, Sumida-ku, Tokyo 130-8560, Japan

Chartis Business Partners provides shared services and various consulting services to Chartis and related companies in Japan.

President	Ichiro Sugaya
Year established	2010

Quarterly Updates





CHARTIS 
Your world, insured

Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com.