

*Insurance solutions for your world*



## Finding New Ways to Lead

We have established ourselves as a world leader in insurance by helping our partners and customers realize their own plans for the future. Backed by 90 years of outstanding underwriting experience, our fundamental strength lies in the 34,000 employees who serve more than 40 million clients in over 160 countries and jurisdictions.

Every day, our people deliver commercial and personal insurance offerings through hundreds of innovative products and services. By counting on us to meet their unique insurance needs, our clients are able to pursue a secure course toward their goals.



## 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 \$71 million in claims worldwide every business day in 2008:

- In 2008, Chartis companies wrote nearly \$50 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.

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.

## Commercial Insurance

Every day, our people bring a critical measure of confidence to the plans and projects of businesses like yours. We provide commercial insurance products and services to the full spectrum of enterprises all around the world—from large, multinational, and mid-sized companies to small businesses, entrepreneurs, and non-profit organizations.

Our offerings span traditional insurance categories such as property and casualty, and extend to new areas like political risk and crisis coverage. We also offer a breadth of products designed to meet the special requirements of particular industries.

As your needs evolve, so do our offerings: We maintain an ongoing dialogue with our diverse client base in order to identify emerging risks and respond with innovative underwriting solutions.

To learn more about how Chartis can help you with your commercial insurance needs, please visit [www.chartisinsurance.com](http://www.chartisinsurance.com).

- Accident & Health
- Aerospace/Aviation
- Commercial Automobile
- Captive Management Services
- Commercial Umbrella & Excess Liability
- Directors & Officers Liability
- eBusiness Risks
- Environmental/Pollution Liability
- Extended Warranty
- General Casualty
- Marine and Energy
- Multinational Liability
- Political Risk & Trade Credit
- Professional Liability
- Property (offshore and onshore)
- Risk Finance
- Transaction Liability
- Travel
- Workers' Compensation



## Personal Insurance

Chartis has a long history of offering personal insurance solutions to meet the particular needs of individuals, families and students worldwide. Our products and services are tailored to meet the needs of consumers around the world.

Chartis is flexible and grows alongside you and your family. We consistently create dependable new offerings that address changes in your current lifestyle as well as your plans for the future. Our personal insurance solutions encompass a wide array of products, which can be tailored to meet your current and emerging needs. Our offerings include:

- Accident and Health
- Automobile
- Homeowners / Renters
- Extended Warranty
- Private Client Group Offerings
- Travel
- PLUS<sup>+</sup> Products: Specialty short-term insurance that enhances your protection to meet your everyday needs

To learn more about how Chartis can help you with your personal insurance needs for all ages, life stages and lifestyles, please visit [www.chartisinsurance.com](http://www.chartisinsurance.com).





## Financial Highlights<sup>1</sup>

### Chartis U.S. (property-casualty operations in the U.S. and Canada)<sup>2,3,4</sup>

	2009 3Q YTD	2008	2007	2006
Gross Written Premium	\$17.7 billion	\$27.9 billion	\$31.5 billion	\$31.1 billion
Net Written Premium	\$14.2 billion	\$21.2 billion	\$24.1 billion	\$24.1 billion

### Chartis International<sup>5,6</sup>

	2009 3Q YTD	2008	2007	2006
Gross Written Premium	\$14.9 billion	\$21.8 billion	\$19.8 billion	\$17.5 billion
Net Written Premium	\$9.6 billion	\$14.4 billion	\$13.1 billion	\$11.4 billion

### Chartis Worldwide<sup>7</sup>

	2008
Statutory Surplus	\$32.1 billion

Year ended  
December 31, 2008

<sup>1</sup> 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.

<sup>2</sup> For information about the insurance companies within Chartis U.S., please visit [www.chartisinsurance.com](http://www.chartisinsurance.com).

<sup>3</sup> Includes Private Client Group.

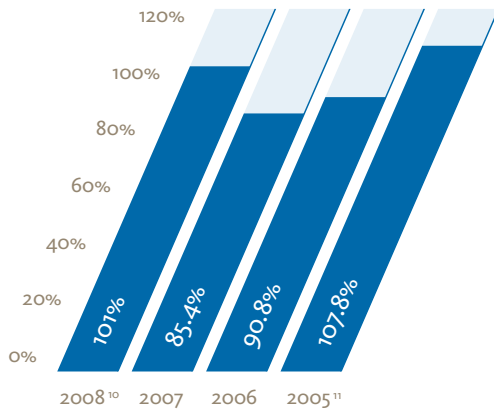
<sup>4</sup> Presented in the relevant Financial Supplements to AIG's financial statements as Domestic Brokerage Group for 2006 and 2007 and as AIG Commercial Insurance for 2008 and 2009. AIG has realigned its financial reporting structure to reflect certain of its restructuring activities. As of June 20, 2009, the Commercial Insurance Segment now includes Private Client Group, which had previously been part of the Personal Lines Segment, and Hartford Steam Boiler is no longer included in the Commercial Insurance Segment. Prior period amounts have been revised to conform to the current presentation.

<sup>5</sup> For information about the insurance companies within Chartis International, please visit [www.chartisinsurance.com](http://www.chartisinsurance.com).

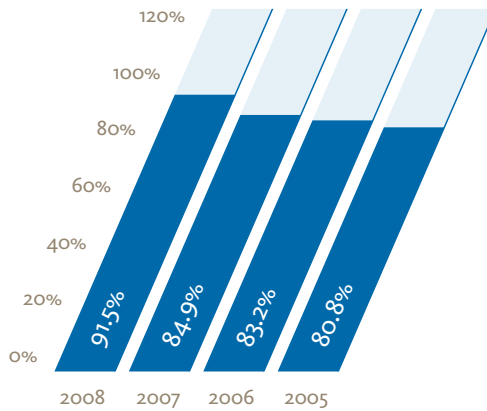
<sup>6</sup> Presented in the relevant Financial Supplements to AIG's financial statements as Foreign General Insurance.

<sup>7</sup> Pro forma basis.

### Chartis U.S. Combined Ratio <sup>8,9</sup>

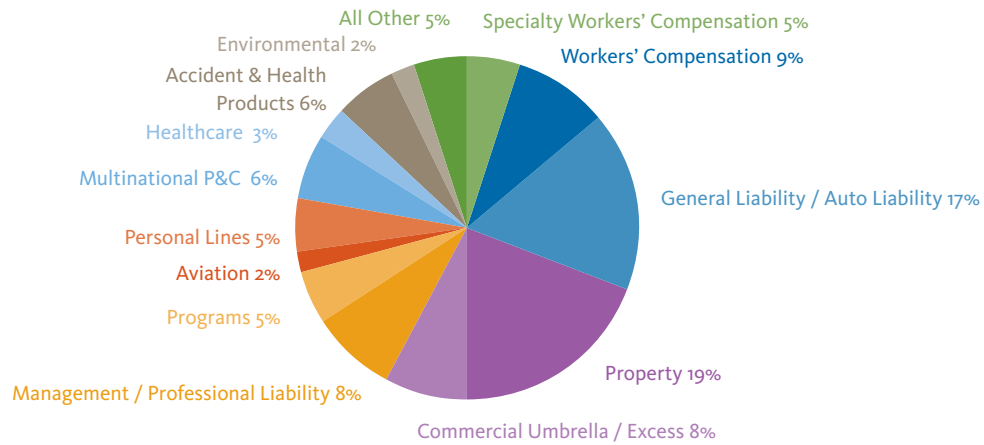


### Chartis International Combined Ratio <sup>8</sup>



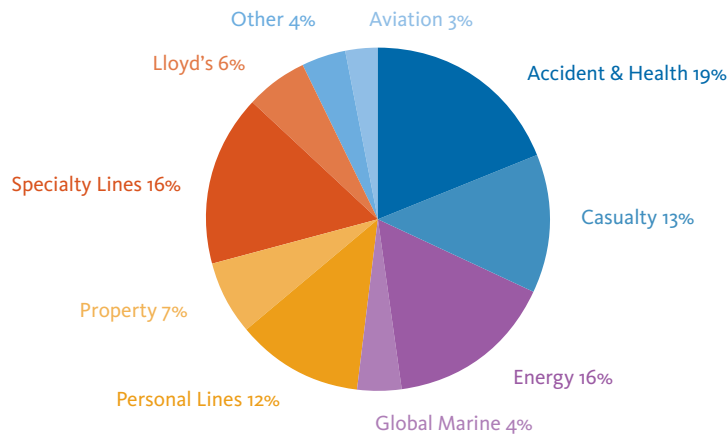
### Chartis U.S. Q3 2009 Gross Written Premium

Nine months ended September 30, 2009



### Chartis International Q3 2009 Gross Written Premium

Nine months ended September 30, 2009



<sup>8</sup> Combined Ratios in the U.S. and International are reported in GAAP and exclude significant catastrophe-related losses.

<sup>9</sup> Pro forma includes Private Client Group, excludes Hartford Steam Boiler.

<sup>10</sup> Combined ratio includes impact of Hurricane Ike and Gustav.

<sup>11</sup> Combined ratio includes impact of Hurricane Katrina, Rita and Wilma.

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, 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](http://www.chartisinsurance.com).

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage 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.

**CHARTIS**   
Your world, insured

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