



Global operations,
Local roots

AIG Philippines at a Glance

AIG Philippines is a leading non-life insurer in the Philippines providing Property and Casualty Insurance to businesses in the country. We bring the global capabilities of AIG to our clients through unique services and tailor-made insurance solutions to address the specific needs of Philippine businesses.

AIG's combination of global risk expertise, familiarity within the industries driving growth in the Philippines, strong financial capacity, technical and engineering expertise, and a responsive local claims team, uniquely position us in the marketplace. Our innovative insurance solutions help our clients mitigate both traditional and emerging risks so that they can have the confidence to face the future.

AIG's extensive history in the Philippines, and more broadly across Asia and the world, provide us invaluable knowledge and unique insights which are relevant to the industries, business environment, and growing needs of the Philippines.

AIG's roots date as far back as 1919, when American Cornelius Vander Starr established a general insurance agency, the American Asiatic Underwriters, in Shanghai, China (AAU). In line with the expansion program of AAU in growing territories, representatives from the team formed what had eventually become the American International Underwriters for the Philippines (AIUPI), which was founded in May 1932.

Today, we remain stronger than ever with our disciplined focus on Property and Casualty solutions and providing a comprehensive range of business insurance solutions and risk mitigation services.

Main Business Lines

Property and Special Risks (PSR)

AIG is a leading provider of property insurance, risk management and loss prevention services. PSR's portfolio of insurance products includes:

- Property Insurance
- Energy Insurance
- Construction Insurance
- Property Terrorism Insurance
- Marine Insurance
- Aviation Insurance

Liability and Financial Lines (LFL)

AIG knows the challenges that companies face, and we understand how quickly they can change. Specifically designed to respond to both the current and emerging risks, LFL's portfolio covers:

- Casualty/Liability Insurance
- Financial Lines Insurance
- Environmental Insurance

AIG's Claims Service

The claims operation that underpins every AIG policy is one of our greatest strengths. We have a strong local claims team that is backed by our global network of experts to support the clients who face losses. Our approach is to have a proactive and collaborative claims process by working closely with clients and partners to identify the best and most expeditious solution.

- ✓ The right claim
- ✓ to the right
- ✓ adjuster

We tailor our approach to each claim, and look for the best way to resolve the claim. Each claim is categorized as Express, Complex, or Major Loss, and each is handled by an adjuster with the most appropriate type of expertise, based on the product line and complexity of loss.



Financial security

We have the financial strength, claims-paying ability, and level of security unmatched by any other insurance organization. AIG ratings from the world's principal ratings agencies indicate the highest level of ability to meet financial commitments to policy holders.



Local knowledge

Our local underwriting and claims teams are supported by legal experts, structural, safety and systems engineers, and risk analysts who stand ready to assist clients in evaluating risks, business practices, legal and regulatory issues.



Worldwide capability

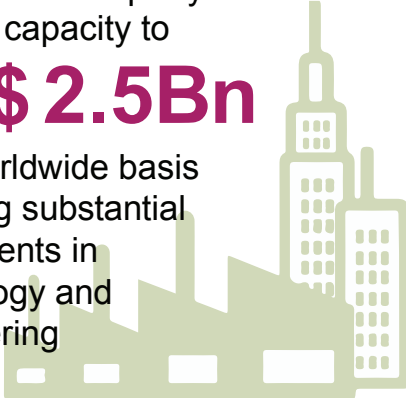
For companies doing business overseas, our global network gives us the edge in resolving claims should a loss occur in a foreign market. We can work across borders with teams in multiple countries, working with our firm grasp of the local languages, laws and regulations.

AIG Philippines at a Glance

We increased our Commercial Property per-risk capacity to

US\$ 2.5Bn

on a worldwide basis following substantial investments in technology and engineering



A committed and enduring partner in the Philippine market place with an 85-year legacy in building resilient Filipino communities



BUILDING RESILIENT FILIPINO COMMUNITIES

4,500+

Employees in the Philippines

*headcount includes employees from AIG Shared Services BPO and AIG Shared Services Technology



63



Houses built in partnership with the Habitat for Humanity Philippines for families displaced by Super Typhoon Haiyan (Yolanda) in 2013



Php 1.8Bn

AIG Philippines' net worth based on the 2015 Insurance Commission Report

Ranked #6 out of 70 Licensed non-life insurance companies in the Philippines

Php 1.07Bn

Largest claim paid by AIG Philippines (Property Claim)

AIG Property Casualty Rating

Based on AIG Asia Pacific Insurance Pte.Ltd. Ratings

Standard & Poors (S&P Rating):

*Ratings as of February 2016

• Financial Strength Rating (FSR) **A+**

A.M. Best Company Rating:

*Ratings as of November 2016

• Financial Strength Rating (FSR) **A**

• Issues Credit Rating (ICR) **a+**

Frontrunner in offering innovative products:



- ✓ **Cyber Insurance**
- ✓ **Mergers & Acquisition Insurance**
- ✓ **Directors and Officers Insurance**
- ✓ **Professional Liability**



American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 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 and the Tokyo Stock Exchange. Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this fact sheet.

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