

American International Group, Inc.

2015 Corporate Citizenship Report

Our Culture

AIG's culture is rooted in our Vision, Mission, and Values, which act as a compass to guide the actions we take as a global business enterprise and as a conscientious corporate citizen.

We aspire to be our clients' most valued insurer.	
We reduce fear of the future and empower our clients through our risk expertise and financial strength.	
• We have the	
 courage to make difficult promises and the integrity to keep them. We value the diversity of perspectives that 	
 come from all places and people. We learn and collaborate to solve our clients' problems. 	

Front cover: WindMW, a 288-megawatt wind farm in the German North Sea. (See page 6 for more information about AIG's sustainable investments.)

Our Mission – to reduce fear of the future by empowering our clients through our risk expertise and financial strength – is central to our client and citizenship responsibilities.



Peter D. Hancock President and Chief Executive Officer

Dear Colleagues,

The past year has been one of focus and change for AIG. We have taken steps toward transforming the company, steps that will make us leaner, more profitable, and better able to help our clients manage the complex risks they face in a world of technological disruption, economic upheaval, and political volatility.

Even as we adapt and change, however, one thing remains constant: AIG's commitment to being an outstanding and responsible corporate citizen. That sense of purpose infuses our Vision, Mission, and Values as a company, and informs everything we do from day to day.

Living up to our responsibility as a good corporate citizen means making a positive contribution to the communities in which AIG has a business presence. This report illustrates the powerful impact we had in 2015 through our employee volunteer programs and philanthropy. Throughout the year, 5,200 AIG colleagues from nearly 40 countries served more than 57,000 hours on over 330 community projects. That energy and commitment was very evident in the amazing work that AIG teams did supporting communities devastated by natural disasters. Just as we are there for our insurance clients when they need us – paying \$130 million in claims every day – so we are there when our communities need help.

Being a good corporate citizen also means conducting our business thoughtfully and ethically, with a concern for the impact we have on society at large. AIG was the first U.S.-based insurer to adopt a public statement on climate change. In this report, you can read how we continue to forge ahead on sustainability, whether through improving our own energy efficiency or investing in renewable energies. Our involvement in microinsurance and our founder membership of the Together for Safer Roads Coalition are further examples of the different ways that AIG contributes to the wider social good.

Finally, being a good corporate citizen means taking care of the people who work for AIG in over 80 countries across the globe. In the pages that follow, you will learn about the efforts we make to foster a diverse, inclusive culture within AIG, and about the various programs we have in place to promote employee wellness and work-life balance. The report highlights the impressive work of our various Employee Resource Groups, which represent the vibrantly diverse culture of AIG. That culture not only makes AIG a truly empowering place to work, but also brings us closer to our clients in the global marketplace.

Throughout our more than 95-year history, AIG has aspired to be both a leader in the insurance industry and a responsible corporate citizen. As this report shows, today that aspiration remains central to our Vision, Mission, and Values as a company, and to the work we do every day.

Sincerely,

Peter D. Hancock President and Chief Executive Officer

Progress happens when people feel prepared for the future. Our risk expertise and solutions help keep the gears of business and society functioning.



AIG Wildfire Mitigation Specialist in the Montecito area of Santa Barbara, California.

Disaster Preparedness and Response

AIG helps clients mitigate risk before a disaster occurs, and provides support for relief and recovery efforts.

AIG Travel

AIG Travel offers travel insurance solutions and global assistance services to both leisure and business travelers.

Claims Response

Handling approximately 600,000 new claims a month gives AIG deep insight into risk. The company learns something from each claim paid, both large and small, totaling about \$130 million each workday. No company matches the diversity of claims handled by AIG.

Private Client Insurance

Wildfire Protection, Hurricane Protection, and Earthquake Protection products help clients by maximizing readiness and preparation before a natural disaster occurs.

Disaster Response

When a 7.8-magnitude earthquake struck Nepal in April 2015, AIG Travel and AIG Global Security pulled together a crisis response team to assist approximately 100 clients and evacuated many of them from remote locations, including Mount Everest. "In a very trying situation," said one insured, **"the AIG team stepped up and did what was necessary to ensure we made it home safely. I don't think I can thank them enough for the amazing job they did."** AIG's Wildfire Protection Unit last year celebrated its 10-year anniversary. The first-ever service of its kind, the unit was such a success that it led AIG to create Hurricane Protection and Earthquake Protection Units.

AIG commemorated the anniversary by:

- Partnering with the International Association of Fire Chiefs to help local fire departments implement the "Ready, Set, Go!" program. <u>To learn more, click here.</u>
- Volunteering to spray fire retardant at no cost across stretches of vulnerable public spaces, as mitigation specialists do each season.
- Sponsoring the Wildland Firefighter Foundation, which helps families of firefighters killed in the line of duty, as well as injured firefighters and their families.



Annual Meeting 2015



Robert S. Miller, AIG Board Member and Former Chairman of the Board (second from left), meets with representatives from other insurance organizations to launch a Microinsurance Venture Incubator.

"Microinsurance is not only a viable business, but one that presents a unique opportunity to serve individuals and small businesses that do not typically have access to our world-class products and services."

Kevin Hogan Consumer Chief Executive Officer

Microinsurance

AIG offers relevant products to low-income populations whose livelihoods and small businesses are most vulnerable to risks. The availability of microinsurance contributes to communities by supporting the growth of small businesses and the financial stability of individuals.

Blue Marble (Microinsurance Venture Incubator)

During the World Economic Forum at Davos, Switzerland, in January 2015, AIG joined with seven other insurance organizations to launch a Microinsurance Venture Incubator.

This is a collaborative, first-of-its-kind for-profit organization. The goal is to bring collective experience and expertise to help develop the microinsurance market. This venture is now registered as Blue Marble and has a unique business approach to find effective and efficient ways to provide risk mitigation solutions to the underserved around the world. "In my town, we all live off sugarcane. My dad has been a sugarcane farmer throughout his life. What I fear the most is for my crop to suffer from a fire or a landslide," said a client from Yali, in the Colombian state of Antioquia, telling his story about how he and his family have benefited from AIG Colombia's microinsurance. "It is excellent insurance."



Client from Colombia speaks about AIG microinsurance.

DISTRIBUTION CHANNELS

INDIVIDUALS

- Personal accident
- Hospital cash
- Microhealth
- Credit life



ASSETS

Microinsurance Products

• Home

- Business
 - Livestock and agricultural

Local • governments

- Rural
 cooperatives
- Nongovernmental • Microfinance institutions
- organizations Rural banks Utility/service companies



Road Safety

AIG is committed to improving safety by partnering with leading private and public organizations to support new technologies and educational programs that can help make road injuries a thing of the past.



Recognizing that road accidents are the **eighth leading cause of death globally,** AIG cofounded Together for Safer Roads, a private-sector coalition that uses the collective knowledge of its members to improve road safety. AIG President and CEO Peter Hancock currently serves as vice chair of the coalition.

Smooth Driving Pilot Increases Road Safety

AIG believes that a smoother driver – someone who doesn't accelerate or brake harshly, and maintains a safe speed while driving and cornering – is a safer driver. As part of a plan to test this hypothesis, the company partnered with a customer for a pilot project that uses telematics devices to score drivers on their smooth driving abilities.

The project showed that smooth driving scores incentivized safer driving and also led to a reduction in accidents.

Helmet Program in Thailand

Thailand ranks **third in the world for traffic fatalities;** only an estimated 7 percent of children wear a helmet when on a motorcycle. AIG partnered with the "Head Awareness Governor" event, where **more than 2,500 helmets were distributed to students.**

Tomi Latva-Kiskola, Country Manager and Chief Executive Officer, AIG Thailand, fastens a helmet on a young boy.





AIG was the first U.S.-based insurer to adopt a public statement on climate change – recognizing the scientific consensus that climate change is a reality, and that it is due in large part to human activities leading to greater concentrations of greenhouse gases in the earth's atmosphere.

Sustainability

AIG's 2015 Carbon Disclosure Project annual survey submission resulted in an 85 out of 100 climate change disclosure score – a 23-point increase from 2014.

EMISSIONS REDUCTION	RECYCLING	SUPPLIER MANAGEMENT	
Aore than \$430 million invested over 2 ears to upgrade worldwide offices using igh-efficiency lighting, sustainably manufac- ured products, and energy-efficient mechani- al infrastructure.	• Over 326 tons of electronics waste diverted from landfills for recycling and reuse over 2 years.	 Over \$535,000 of supplies pur- chased in "The Green Category" from Office Depot – representing 	
	• 1,500 tons of paper recycled by AIG's North American opera-	18 percent of AIG's total spend with the supplier.	
percent reduction in energy use in NYC	tions in 2015.	• Environmental benefits from secure	
and UK offices over 3 years – lowering CO ₂ emissions by over 2,500 tons annually.	 95 percent of claims and under- writing processes now paperless in 57 countries, with 22,500 users able to access electronic files. 	shredding and recycling of paper with Iron Mountain result in 2,172,935.40	
AIG's planned 155,000-square-foot office in Nashville, Tennessee, committed to being		pounds of CO ₂ emissions avoided = 210.090 cars off the road per year.	
built to LEED (Leadership in Energy and		• 8.8 percent reduction in CO ₂	
Environmental Design) standards and		emissions from AIG's U.S. vehicles	
achieving LEED certification, with occupancy targeted for Q3 2016.		through GM Fleet's GreenPlan initiative.	



AIG is a lead investor in WindMW, a 288-megawatt wind farm in the German North Sea, the first fully privately financed offshore wind farm in Germany. 100 percent of the power generated is sold to the German grid.

AIG Sustainability Network

The AIG Sustainability Network is a cross-functional team that unites various business practices, products, and functions to enhance the company's overall sustainability efforts.

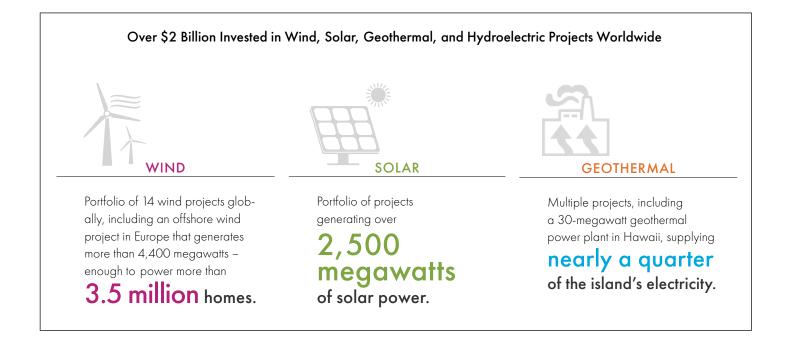
Sustainable Investing

AIG has been a leading investor in renewable energy projects for over 30 years. The company is also a leading investor in green energy projects, such as waste-to-energy, fuel-cell, transmission, and distributed generation.



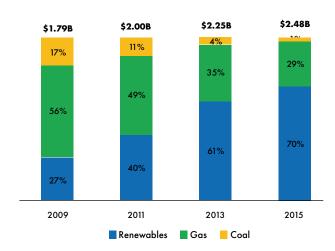
Green Policy in Mexico

In June 2015, AIG Mexico partnered with an environmental NGO, ProNatura, to launch a new green policy. For each policy sold, AIG committed to plant a tree and print marketing materials on recycled paper. The launch campaign engaged 70 AIG volunteers, who planted 1,000 trees on an ecological reserve.





AIG Korea employees took part in the "Making 100 Forests" event, planting 100 trees in Nanji Park, a former landfill site.



Sustainable Investing by Type

Socially Screened Investment Options

AIG offers two socially screened investment options for investors through VALIC:

VALIC Socially Responsible Fund

• The Socially Responsible Fund has a 5-star rating from Morningstar, based on performance, and a 5-globe sustainability rating.

VALIC Global Social Awareness Fund

• The Global Social Awareness Fund has a 4-star rating from Morningstar and a 4-globe sustainability rating.

Real Estate Investments

- Investments in affordable housing, community development, and infrastructure projects benefiting low- and moderate-income people have helped develop over 1,300 properties in 48 states, Puerto Rico, and the U.S. Virgin Islands.
- Leadership in green buildings around the world, including historic preservation and collaboration with local stakeholders. Two examples are:

International Finance Centre

Seoul, a greenfield development project, achieved a Gold LEED rating from the U.S. Green Building Council and recognition by the Korean Green Building Council for energy efficiency and design.





Stowe Mountain Resort

in Vermont has an efficient building design, which has resulted in a 40 percent reduction in energy usage.

Having Integrity to Keep Our Promises

AIG is strong and reliable. We keep to the highest ethical standards and rules of governance in conducting business and running our company.



"The AIG Board is strong and independent. It has significant experience in insurance, reinsurance, finance, management of global service companies, and business restructuring, as well as a deep understanding of risk management. This knowledge and experience fully enable the Board to oversee the company, demand exceptional performance, and challenge management when necessary."

Douglas Steenland Non-Executive Chairman of the Board

Governance

AIG corporate governance helps ensure the independent and effective functioning of the Board of Directors. In addition, governance practices foster transparency and clear communication with stakeholders, as well as promote high ethical standards and integrity in financial reporting.

AIG's corporate governance practices include:

- Chairman of the Board is separate from the CEO, and an independent director.
- Chairman does not generally serve longer than a five-year term.
- All directors are independent, except for the CEO.
- All directors are elected annually.
- A majority voting bylaw requires that director nominees who receive more votes "against" than "for" election tender their resignation.
- A bylaw provides proxy access rights to holders of 3 percent of shares for three years.

- An executive session of the independent directors is held at each regularly scheduled Board meeting not conducted by phone.
- There are general limits on the number of boards on which a director or the CEO may serve.
- Annual evaluations are conducted of the Board, each member of the Board, and each standing committee of the Board.
- AIG is committed to the full, fair, and transparent disclosure of executive compensation.
- CEO compensation is subject to the Board's approval or ratification.

Having Integrity to Keep Our Promises



"The integrity that AIG employees bring to the job each day is key to our success. It gives customers, business partners, and communities the confidence that we will be there for them, and ensures that regulators, investors, and other stakeholders believe in AIG's strength and reliability."

Karen Nelson AIG Chief Compliance Officer

Federal Reserve Supervision

AIG has been regulated as both a non-bank systemically important financial institution and as a global systemically important insurer since July 2013, with the Federal Reserve overseeing AIG through multiple channels and interactions. AIG shares the Federal Reserve's commitment to upholding the highest standards of corporate governance – a commitment that extends to the many regulatory authorities that AIG's operations are subject to in the U.S. and around the world.

Enterprise Risk Management

Risk management includes the identification and measurement of various forms of risk, the establishment of risk thresholds, and the creation of processes intended to maintain risks within these thresholds while optimizing returns. AIG's risk management is an integral part of managing its core businesses and a key element of the approach to corporate governance.

Compliance

AIG is committed to complying with the letter and spirit of the laws and regulations governing all of our business activities.

Contacting Corporate Compliance

AIG encourages employees to voice their concerns and prohibits retaliatory actions against anyone who, in good faith, reports suspected violations of laws, regulations, or policies. Employees can report ethical concerns anonymously (where permitted by law) to the Compliance Group in various ways, including a toll-free global hotline available 24 hours a day, seven days a week, in multiple languages.

Phone: (646) 857-1877 Fax: (646) 857-1876 Email: <u>CorporateLegalCompliance@aig.com</u>

Global Security

AIG Global Security ensures that employees and clients throughout the globe have access to comprehensive crisis response services. AIG's security experts took part in over 100 assistance operations in 2015, and performed over 60 site assessments worldwide to evaluate safety and security. AIG Global Security also leveraged new tracking technologies to increase its monitoring and response capabilities.

Business Continuity

AIG's Business Continuity program aligns business strategy and principles with the requirements of our customers and our employees.

Valuing Diverse Perspectives

Diversity gives us unique insights into the global marketplace. We are focused on attracting and retaining world-class talent, and developing diverse leadership.



"Diversity and inclusion are crucial to AIG's future. They are powerful drivers of growth, profitability, and risk management at our company: a diverse workforce fosters creativity, which leads to innovation and growth; recruiting more expansively helps us obtain skills others can't, which fuels profit; and diversity prevents groupthink, which decreases risk. On all three fronts, diversity and inclusion help a company become more valuable, and a better place in which to work."

Peter D. Hancock President and Chief Executive Officer

Diversity and Inclusion

Nomination Programs

In 2015, AIG provided targeted professional development programs for approximately 331 employees across the globe. The programs focused on the career development and retention of women and underrepresented groups.

Developing Diverse Leadership

AIG has created two extensive professional development programs – one for women and one for men from underrepresented groups. Both the Women's Executive Leadership Initiative (WELI) and the Executive Men's Development Initiative (EMDI) are designed to establish a pipeline of talented employees who are ready to take on larger leadership roles. "WELI challenged me – and all of us – in ways we never thought possible. The 360-degree assessments, personal coaching, and leadership exercises will greatly contribute to our success as business leaders."

Liz Altman-Harberger

WELI participant, Chief Marketing Officer, Individual and Group Retirement & Mutual Funds

Training Programs

AIG delivered valuable diversity and inclusion training around the world in 2015. This included general diversity and inclusion awareness sessions, as well as training for managers in areas such as Cultural Competence, Unconscious Bias, and Generational Diversity in 16 global cities. Microinequities training continues to be a part of AIG's leadership curriculum.



EMDI and WELI are part of AIG's continuing effort to enhance diversity and inclusion throughout the company, and are consistent with the company's commitment to value the diversity of perspectives that come from all places and people.

AIG Employee Resource Groups (ERGs)

- 10 ERGs in New York in 2012
- 86 ERGs in 22 locations across the globe in 2015
- 14 new global chapters started in 2015
- 10,000+ employee members in 2015, up 37 percent since 2014

11 Dimensions of Diversity:

- 1. Asian Leadership Network
- 2. Black Professionals
- 3. disAbilities & Allies
- 4. Interfaith
- 5. Latino Network
- 6. LGBT & Allies
- 7. Women & Allies
- 8. Working Families
- 9. Seasoned Professionals
- 10. Veterans Leadership Network
- 11. Young Professionals

Employee Resource Groups

ERGs are voluntary, company-endorsed, and company-supported employee groups. An ERG is usually formed around a specific dimension of diversity such as ethnicity or sexual orientation or disability (see full list of current ERGs above). ERGs organize numerous activities such as networking events and various speaker series.





• Rose 129

RIGHTS CAMPAIGN FOUNDATION

• AIG received a 100 percent score on the Corporate Equality

Index for the fifth consecutive year, measured by the Human Rights Campaign.

- Rose 129 places, from 238 to 109, in the Stonewall (UK) Organization Workplace Equality Index.
- Included in *DiversityInc's* 25 Noteworthy Companies.



The Young Professionals ERG chapter in Tokyo, Japan, held a "Generations@Work" workshop to help bridge generational gaps.



The UK chapter of the Lesbian, Gay, Bisexual, and Transgender (LGBT) ERG hosted a panel discussion with leaders from the insurance industry.

Supplier Diversity

AIG proactively seeks out certified diverse-owned enterprises and ensures opportunities for those businesses to participate in the sourcing and procurement process. In 2015, the U.S.-based diverse suppliers spend was \$315 million – representing an 18 percent increase from 2014.

Valuing Diverse Perspectives



Genesys Works students completed internships in Accounting and Information Technology at AIG during their senior year of high school.

Talent Development and Management

Learning and Development

AIG supports employee career growth through:

- A competency framework AIG has identified a set of observable and measurable behaviors tied to performance in a role, job family, or function. These behaviors help foster success at AIG.
- An online career management platform employees can take numerous courses and also track their performance and careers.
- Tuition reimbursement covers individual courses taken at a university, and professional designation exams.

Learning Transformation

AIG is transforming from a Knowing Culture to a Learning Culture. The company recognizes that an organization that values learning and the free exchange of ideas is necessary to stay competitive in today's rapidly changing business environment.

Building a Talent Pipeline

AIG invests in internship programs to build a premier pipeline of talent.

Internships for College Students

The AIG Summer Internship Program offers hands-on experience in business operations and functions. Interns also have the opportunity to participate in networking events, volunteer activities, and learning seminars.

Internships for High School Students through Community Partnerships

Genesys Works

Genesys Works, a nonprofit organization, enables inner-city high school students to gain meaningful work experience so that they can succeed as professionals in the corporate world. Students are assigned to positions that focus on Accounting, Engineering, or Information Technology. Since 2012, AIG has hosted 27 students at its Houston offices.

"Being a part of AIG really impacted my life. I would have never imagined all the things I would learn from everybody at AIG. I was trusted with a lot of responsibility and felt like I was truly a part of multiple teams. I would have never pictured myself in an office setting, especially not one of a Fortune 500 company, considering my background. I am thankful for all of the opportunities given to me."

Genesys Works participant

Valuing Diverse Perspectives



Development School for Youth (DSY)

DSY prepares inner-city students to enter the workforce by helping them grow and develop in areas such as public speaking and resume writing. Since 2011, AIG has hosted 70 student interns at its New York City offices.



Sid Sankaran, Chief Financial Officer, was the keynote speaker at a farewell reception for DSY students.

"This program provides young people from less privileged backgrounds a unique experience of what it's like to work in Corporate America. We are thrilled to provide an opportunity to them, and admire how hard they work and how quickly they learn once they step through our doors."

Sid Sankaran Chief Financial Officer

Employee Relations

Benefits and Wellness

AIG offers employees a benefits package that is comprehensive, competitive, and holistic – going well beyond medical, life, and disability to include commuter and tuition reimbursement, wellness initiatives, and much more.

Equal Opportunity Employer

AIG seeks to hire and promote the best talent, and is committed to ensuring that the organization has the right people in the right jobs. AIG is an Equal Opportunity Employer, with a policy to recruit, hire, train, and promote into all job levels the most qualified applicants, without regard to race, color, religion, age, gender, national origin, veteran status, disability, or any other legally protected categories.

Work-Life Balance

Eligible employees can take advantage of opportunities that encourage flexibility in balancing life and work schedules, including flextime and telecommuting, which allow eligible employees to perform their jobs outside of the traditional work hours and office locations. Additionally, the company provides parental leave to eligible employees.

Employee Dispute Resolution Program

AIG is committed to providing an open-door work environment in which our employees feel comfortable discussing any concerns they may have, and confident that any issues that are raised receive the appropriate attention. With this in mind, AIG has established an Employment Dispute Resolution (EDR) Program. The EDR Program provides employees with a procedure for taking an active approach in resolving workplace disputes fairly and efficiently. Employees are provided with multiple channels to raise issues directly or through anonymous channels.

Human Rights

AIG is committed to working with socially responsible entities that treat their employees with fairness, dignity, and respect. AIG fully endorses international conventions on human rights, including the UN Declaration of Human Rights in all of its spheres of influence.

Partnership is key in contributing to society. AIG teams with our employees and external partners to give back to communities.



Houston, Texas: Twice a year, AIG volunteers take part in "Build Days" for Houston Habitat for Humanity. In addition, AIG donated \$40,000 to the organization in 2015.

Corporate Giving

Philanthropy

AIG focuses on three major areas:

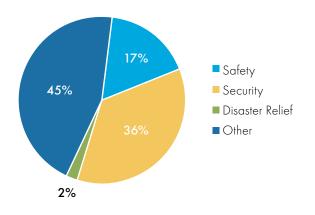
- **Safety**, including auto safety, disease prevention, health programs, and initiatives that drive prevention of improper use of prescription drugs.
- **Security,** including financial education and other programs that drive community stability.
- **Disaster Relief**, including support of disaster preparedness and rebuilding of infrastructure in the wake of a catastrophe.

Endeavor Fund

AIG donated \$312,000 to the Endeavor Fund, based in London, England. This is the first donation as part of a three-year partnership to help support wounded, injured, and sick service personnel and veterans by using sports and adventure as part of their recovery and transition.



2015 Charitable Giving by Theme



Clemson University

The company provided a \$4 million grant to develop a risk engineering and analytics center, and to establish the Robert Benmosche Endowed Professorship.

"We are pleased to team with AIG. We have the opportunity to play a leadership role in research and education that can save lives and property."

James P. Clements President of Clemson University



Through an AIG partnership with the International Association of Fire Chiefs, local fire departments received funds totaling \$150,000 to promote educational awareness and preparedness to those who live in high-risk wildland fire areas.

Girls Who Code



AIG invested \$150,000 in Girls Who Code, a national U.S. nonprofit organization working to close the gender gap in the technology and engineering sectors by educating and inspiring high school girls. AIG also opened the doors of its New York City offices for the organization's seven-week summer immersion coding program.



Nepal Earthquake Relief

Following the devastating 7.8-magnitude earthquake in Nepal during April 2015, AIG directed corporate donations to Habitat for Humanity International (\$100,000) and International Medical Corps (\$50,000). These donations addressed the emergency needs for mobile medical units, food, water, and shelter.

Rugby Philanthropic Sponsorships

AIG is the Official Insurance Partner of the All Blacks and five other New Zealand national rugby teams, as well as a sponsor of USA Rugby. AIG advocates for the communities and charities that are supported by the rugby teams and rugby association.

AIG Rugby Safety Awards

In collaboration with New Zealand Rugby, AIG raised awareness around safety in rugby through a social media campaign – "How do you prepare to play rugby safely?" – as part of the AIG Rugby Safety Awards.



AIG partnered with Play Rugby USA to support a college readiness program for student athletes from underserved New York City communities. The students received off-the-field mentoring and support. All participating high school seniors went on to college – compared with the 64 percent average for New York City.





Chris Devlin-Young, Coast Guard veteran and four-time Paralympic Games medalist, at the 2015 AIG Winter Summit in Stowe, Vermont.

"Contributing to society is at the heart of everything we do in insurance."

Rob Schimek

Commercial Chief Executive Officer

Fundraising

AIG executives are committed to playing a leading role by serving on nonprofit boards and helping raise funds for important causes.

AIG raised nearly \$1.9 million to support NJ Physicians

Advisory Group; Disabled Sports USA; Tanenbaum; and the Insurance Industry Charitable Foundation.



Colton Carlson, Marine Corps veteran and double-leg amputee, summited Aconcagua in Argentina as part of Disabled Sports USA's Warfighter Sports climb funded by AIG.

"The AIG Winter Summit not only offers warriors the opportunity to race and enjoy the camaraderie of people at the event, but the funds raised support adaptive sports programs throughout the year through a nationwide network of over 100 community-based chapters in 42 states. We thank AIG and its Winter Summit partners for their commitment to helping wounded warriors rebuild their lives through sports."

Kirk Bauer, JD Executive Director of Disabled Sports USA

AIG received the prestigious 2015 Double I Award from the Insurance Industry Charitable Foundation.

The Double I Award refers to "Influence in the Industry" and "Impact in the Community," recognizing both corporate and philanthropic leadership.



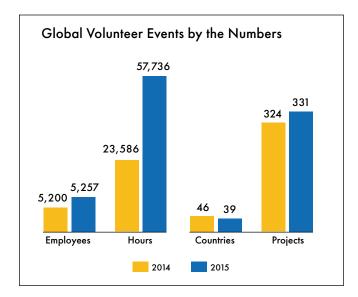
Kuala Lumpur, Malaysia: Volunteers cleaned local beaches by removing trash and other debris during AIG Global Volunteer Month.

Employee Volunteerism and Giving

Volunteer Time Off Program

Employees have the opportunity to volunteer two paid days a year (16 hours) with qualified charitable organizations and schools.

- AIG employees volunteered nearly 78,000 hours through employee giving programs.
- Volunteer hours increased 196 percent from 2014 to 2015.



"AIG employees are passionate about giving back to the community, and we're proud to support their efforts."

Jeff Hurd Chief Operating Officer

Global Volunteer Events

Throughout the year, AIG provides opportunities for employees across the globe to participate in hundreds of service projects through:

AIG Global Volunteer Month (April)

More than 4,000 employees from 39 countries served over 50,000 hours through 240 projects.



Barcelona, Spain: In collaboration with the Foundation "La Tutela," volunteers shared time with seniors living alone.



São Paulo, Brazil: AIG volunteers helped prepare a Halloween party for underprivileged children at the Centro de Educação Infantil Vila Cisper.



Mexico City, Mexico: AIG volunteers supported "Con Ganas de Vivir" to recondition and replant green areas at Mexico City's Juárez Hospital during IICF's Week of Giving.



Helsinki, Finland: 50 colleagues from the Helsinki office collected clothes and other household items to be donated to the Helsinki Mother and Child Home Association, which supports child welfare services.

Insurance Industry Charitable Foundation (IICF) Week of Giving (October)

More than 1,200 employees from 15 countries served over 7,000 hours through 78 projects.

GivingTuesday (first Tuesday after U.S. Thanksgiving)

AIG recognized five employees who submitted winning photos featuring their volunteer experiences supporting local charities by **awarding \$5,000 grants to each organization.**

Winning Photos





City Harvest - New York City, NY

Citizens for Animal Protection - Houston, TX





Kidsave - Los Angeles, CA

buildOn - New York City, NY



Irish Pub Children's Foundation - Philadelphia, PA



New York, New York: More than 600 employees joined the 2015 AIG Heart Walk Team.

Community Partnerships

AIG-Junior Achievement (JA) Global Partnership

During 2015, AIG continued its formal partnership with JA, supporting 19 JA communities, including the expansion to seven countries outside the United States. In total, 15,790 students were provided with financial education and workforce readiness training through the partnership.

"It was a great chance to contribute something to a local school and to do something different from my normal routine."

Nora McGrath

Head of Delivery, B1/Information Technology, Dublin, Ireland



Jakarta, Indonesia: AIG volunteers with JA students.

American Heart Association (AHA) – Heart Walks

AIG and its employees contributed **nearly** \$500,000 to the AHA Heart Walks in 16 U.S. cities.

Rescuing Food

AIG's New York City office launched a pilot program with Rescuing Leftover Cuisine, Inc., in 2015, rescuing more than 4,700 pounds of food – the equivalent of nearly 4,000 meals and 1,800 pounds of CO_2 emissions avoided. Food is immediately donated to homeless shelters and soup kitchens.



Matching Grants Program

AIG matches employee donations 2:1 for qualified charitable organizations and accredited educational institutions. In 2015, **AIG matched more than \$7 million in employee contributions.**

Pro Bono Program

The AIG Pro Bono Program provides legal services to nonprofit organizations and persons of limited means through an employee volunteer program.

In 2015, 186 licensed attorneys and other professionals from AIG provided more than 3,671 hours of free legal services to 48 organizations worldwide, in addition to corporate contributions totaling \$200,000 to organizations supported by the Pro Bono Program.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we 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. Our 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 press release.

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