

AIG CITIZENSHIP REPORT 2017



Get started 

Table of Contents

- A Message from Brian Duperreault 3
- At a Glance..... 4
- Sections 5
- Our World 6
 - Sustainability in Practice 7
 - Sustainable Investments..... 8
 - Disaster Resilience..... 9
 - Microinsurance 10
 - Innovative Partnerships 11
- Our People..... 12
 - Employee Involvement..... 13
 - Citizenship Programs 13
 - Leveraging Expertise 14
 - Global Volunteer Month 15
 - Community Impact 17
 - Global Partners..... 17
 - Local Partners..... 19
- Our Workplace 21
 - Diversity & Inclusion..... 22
 - Employee Resource Groups..... 23
 - Early Career Talent Pipeline 24
 - Awards and Recognition 25
- Governance 26





A Message from Brian Duperreault

In difficult times, you learn a lot about each other.

In 2017 – a record-breaking year for catastrophes – I witnessed firsthand the strength, generosity, tenacity, courage, and kindness that reside in the DNA of AIG’s people.

One of the things I love most about my job is that as an insurance company, our work makes a difference in the lives of our clients every day. Through this, along with our commitment to being a good corporate citizen, we aim to step up and do the right thing whenever and wherever we can for those in need.

In this Corporate Citizenship Report, we are pleased to share stories about how we show up as a company for our clients, our communities and each other.

You’ll read about how AIG employees donated generously toward disaster relief and other causes last year, raising nearly \$6.5 million in employee gift matches through our 2:1 Matching Grants Program. This was in addition to approximately \$11.7 million in corporate contributions to nearly 600 organizations in 30 countries across the globe.

Our people also donated something priceless: their time. In 2017, AIG colleagues dedicated over 54,000 hours to causes that were meaningful to them. During our annual Global Volunteer Month in April alone, nearly 3,400 AIG employees contributed over 10,000 hours to more than 150 projects in 25 countries.

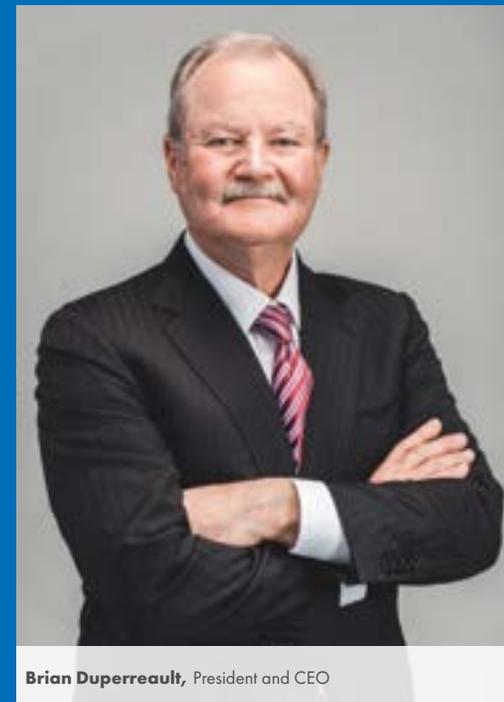
Thousands of AIG employees supported our global partners – including Rise Against Hunger, which distributes meals to those in need internationally, and to Junior Achievement, which teaches financial literacy and entrepreneurship to young people.

We also made a positive impact through our more than 100 Employee Resource Groups (ERGs) worldwide, whose 12,000 members help us celebrate the diversity of our workforce. That respect for our differences is ultimately carried home to the communities where we live and work, promoting greater acceptance and open-mindedness globally.

I’m so proud of our colleagues worldwide who give of themselves toward a greater good. I believe that the best hope for building a brighter tomorrow can be found in our actions today.

Sincerely,

A stylized, light blue handwritten signature of Brian Duperreault, appearing as a series of overlapping, flowing lines.

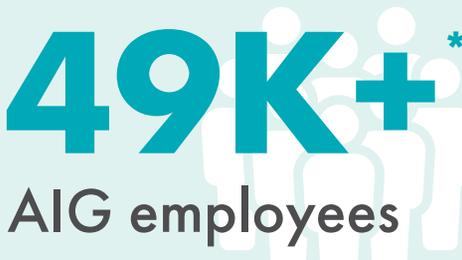


Brian Duperreault, President and CEO

At a Glance

49K+ ^{*}

AIG employees



Over **88%**

Fortune Global 500 companies AIG serves ^{**}



~\$32B

Gross claims paid in 2017



80+

countries and jurisdictions where AIG serves customers



\$49.52B

AIG's revenue in 2017



99+ years in operation

1919-2018



Corporate Giving

593

organizations



\$11.7M ^{***}

in monetary contributions



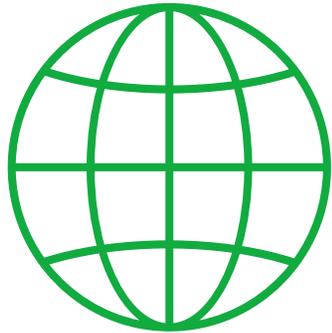
30

countries engaged



* as of 12/31/2017
 ** as of 11/1/2017
 *** dollar total is approximate

Sections



OUR WORLD

Taking a strategic approach to sustainability.



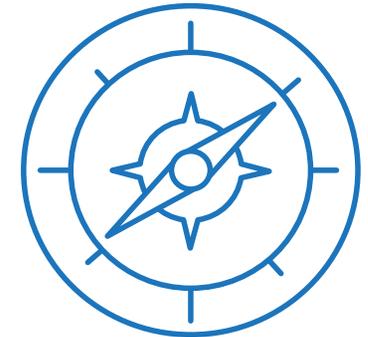
OUR PEOPLE

Investing time, talent and funds to help make our communities strong and vibrant.



OUR WORKPLACE

Fostering diversity, developing talent and promoting the well-being of our workforce.



GOVERNANCE

Ensuring AIG operates as a good corporate citizen.

OUR WORLD



Taking a strategic approach to sustainability.

- Sustainability in Practice ▶
- Sustainable Investments ▶
- Disaster Relief ▶
- Microinsurance ▶
- Innovative Partnerships ▶



Sustainability in Practice

What we do today impacts our business and our world tomorrow. AIG is committed to reducing its carbon footprint and promoting sustainable business practices across the company. Our people are engaged on sustainability issues through products, services and industry relationships. While we are making significant strides in building a more sustainable company, we know there is more work to be done. We will continue to focus on the impact we're having on our clients, investors, employees, the communities where we have a business presence and the environment. It all works together and is a long-term investment.

Technology Investments

AIG has made a commitment to investing in technology to operate more sustainably.

- **90,000+** devices recycled
- **13,500** devices reused
- **9%** reduction in power consumption through infrastructure and facilities modernization
- Reduced commuter footprint through increased electronic collaboration, including telepresence and webcasting capabilities

Sustainable Consumption

AIG's NYC headquarters has partnered with Rescuing Leftover Cuisine to help eliminate food waste onsite.

- **18,522** pounds of food rescued
- **15,435** meals provided with rescued food
- **6,946** pounds of CO₂ equivalent avoided

Paper Reduction Efforts

In 2016, AIG initiated a campaign to reduce paper waste and cost across its U.S. operations. The program continued in 2017, resulting in a 174 ton reduction (32%) compared to 2016.

- Trees saved – **4,173**
- Paper saved – **174 tons**
- Electricity saved – **700,000+ kWh**
- Water saved – **1.2+ million gallons**
- Air pollution prevented – **5 tons of CO₂**
- Landfill consumption prevented – **522 cubic yards**



Document lifecycle costs were reduced by **39%** compared to 2016:

- **30%** reduction in copy paper purchases
- **33%** reduction in internal print services
- **18%** reduction in postage & shipping costs
- **53%** reduction in file disposal costs

Sustainability Working Group

As a 40-member global team spanning all major business and functional areas, the group meets regularly to advise on sustainability issues, share best practices and work toward building sustainability solutions. In 2018, this work has been elevated with the formation of a Sustainability Task Force, charged with conducting a comprehensive assessment of current sustainability practices and opportunities to enhance our efforts. The results will help drive the direction of our strategic approach to sustainability.

Eco-Office Label

AIG Singapore was the first and only insurer to obtain this highly regarded certification assessing an office's environmental performance. They are currently working on implementing a number of sustainability practices, including decreasing the number of printed personal insurance policies and making all policies available online by 2020.



Sustainable Investments



AIG invests in E-CO, one of Norway's leading energy groups. Its core activities are the ownership, operation and development of hydroelectric power plants.

Renewable Investments

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

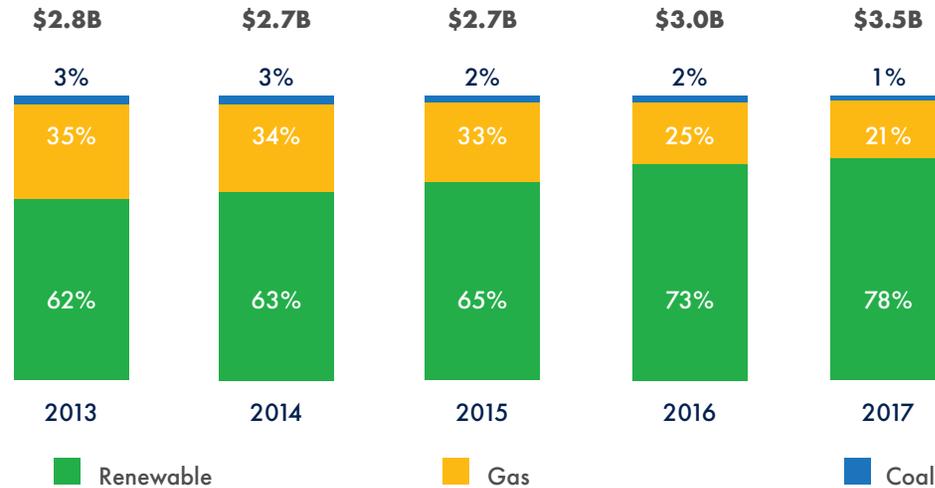
AIG Environmental Social and Governance (ESG) Dividend Fund:

Launched in 2016, this fund uses ESG practices and a rules-based investment approach to seek capital appreciation and current income with a positive social impact.

"A growing number of companies are incorporating ESG standards into their business models and are finding that by addressing environmental, social and governance issues, they have the potential to improve financial returns."

Timothy Pettee, Chief Investment Officer,
SunAmerica Asset Management, LLC

Sustainable Investing by Type



Social Strategy Investments

The Variable Annuity Life Insurance Company, or VALIC, a subsidiary of American International Group, Inc., specializes in tax-qualified retirement plans, supplemental tax-deferred and after-tax investments.

VALIC Company II Socially Responsible Fund



Morningstar Sustainability Rating



Morningstar Overall Rating

VALIC Company I Global Social Awareness Fund



Morningstar Sustainability Rating



Morningstar Overall Rating



Disaster Resilience

2017 was a year of unprecedented catastrophes, and one of the most active hurricane seasons on record. Here are a few examples of how AIG supported impacted communities.



Confirming Employee Safety

Houston is home to over 3,000 AIG employees. When Hurricane Harvey made landfall in Houston, AIG’s first priority was to account for the safety of every employee and to deploy resources to assist in rescue efforts of stranded AIG employees.



Colleagues Helping Colleagues

AIG employees from near and far stepped up to support one another. On the ground, colleagues used water vehicles, including canoes, to rescue those trapped in rising water. Others volunteered to clean out flooded houses and assist at local food banks, and bilingual staff members helped translate Federal Emergency Management Agency (FEMA) forms at a community clinic. A global “Support an AIG Family” campaign raised donations for colleagues in need.



Watch now:
AIG's Houston Heroes video

Commitment to the Community

AIG donated \$1,000,000 to Hurricane Harvey Relief, with \$500,000 to support five local nonprofit organizations that AIG and its employees have relationships with through employee volunteerism. The remaining \$500,000 was directed toward medium- and longer-term recovery efforts through the Center for Disaster Philanthropy.



Protecting Employees and Clients

Irma’s path of destruction covered a large region across the Southeast U.S. and the Caribbean. Puerto Rico then braced for Hurricane Maria, which caused unprecedented devastation to the island. As each of the hurricanes approached, AIG adjusters and engineers were already in place across regions, proactively offering clients guidance and setting up to fulfill claims. In the aftermath of the storms, AIG Global Security, AIG Travel and Human Resources coordinated with local management teams to ensure 100 percent of employees were safe and accounted for. Due to the devastation to Puerto Rico’s electrical grid, AIG purchased and delivered portable generators and fuel to local employees. The spirit of AIG was evident during this time, colleagues were dedicated to helping their clients, rebuilding the community and supporting one another.



Microinsurance



Solutions to Meet an Emerging Demand

Access to insurance for indigent individuals is often scarce or non-existent, and some turn to local governmental or other agencies for support. Microinsurance provides affordable protection to people who are generally not covered by government programs or traditional insurance.

AIG was one of the first companies to offer microinsurance when we began offering solutions in Uganda in 1997.



Blue Marble

AIG is a proud member of [Blue Marble](#), a consortium of nine companies that collaborates to extend socially impactful, commercially viable insurance to the underserved. Members of the consortium leverage the talent of their workforce by temporarily assigning a group of employees to serve as a small core management team to implement microinsurance solutions. This allows the companies to innovate in emerging markets and learn from them, yielding positive results toward Blue Marble’s commitment to value creation and offering employees meaningful professional development opportunities.

“AIG has been a pioneer in micro-insurance, offering a means for the underserved to mitigate their risks and have suitable insurance protection. Joining forces with the other eight Blue Marble consortium companies puts us in an even stronger position to offer meaningful insurance products and provide enduring protection for individuals, families and communities around the world.”

Gaurav D. Garg, CEO Personal Insurance and Chairman of Blue Marble



Microinsurance in India

Tata AIG has been an active player in the Indian microinsurance space, which includes rural and social insurance segments. In 2017, 1.38 million farmers were covered under a program protecting around 10 million hectares of crops. Modern technology such as mobile application and satellite imageries were used for the implementation and monitoring.



Innovative Partnerships



Enactus, Wood plc and Rockefeller Foundation Partnership

AIG partners with Enactus, Wood plc and the Rockefeller Foundation’s 100 Resilient Cities initiative to focus on the challenges cities face.

- Enactus connects AIG to the global student social entrepreneur community, acting as an external innovation incubator to help develop ideas on how to empower locals with business-driven solutions to societal issues.
- Wood plc provides leading engineering expertise to design and implement a resilience project.
- The Rockefeller Foundation provides grants to 100 cities to hire a Chief Resilience Officer (CRO) who reports directly to the mayor. This ensures direct access to CROs so that AIG, Enactus and Wood plc can best understand what their challenges are, and help them design for resilience.



Clemson University Risk Engineering & System Analytics (RESA) Center

The RESA Center was established in 2015 through AIG funding. 2017 marked the first year under sustained operations.

- **Research:** RESA and AIG collaborated on 18 individual research projects supporting 10 faculty, eight post-doctorates and over 15 PhD and master’s level students, resulting in 14 peer-reviewed journal articles, 14 conference publications and eight internal reports.
- **Training:** Through RESA and the AIG training program, the Greenville area has hosted over 24 classes and 321 visitors from AIG.
- **Education:** Thirty students received a Certificate in Risk Engineering. In March, two graduate certificates and a Master’s of Engineering degree program were approved.



Rising Up to Common Challenges Faced by Global Cities: Promoting Equitable and Inclusive Development

← Click cover to read.

“Insurance is about helping people prepare for life’s big moments — understanding their worries about the future, as well as their hopes for the future. Citizens have high expectations for government and private businesses to work together to keep a city healthy.”

Brian Duperreault, President and CEO



AIG IT University Challenge

College students at the AIG IT University Challenge presented innovative ideas to improve insurance to a panel of AIG executives. The winner developed a chemical-suppression solution that can prevent or extinguish fires utilizing an environmentally safe gel that brings fire to an immediate stop.

OUR PEOPLE



Investing time, talent
and funds to help make
our communities strong
and vibrant.

Employee Involvement

- Citizenship Programs ▶
- Leveraging Expertise ▶
- Global Volunteer Month ▶

Community Impact

- Global Partners ▶
- Local Partners ▶



Employee Involvement – Citizenship Programs



"I consider it a privilege to be able to contribute to nonprofit organizations. The Matching Grants Program is a great program, so why not utilize it? It's something I feel very fortunate to do."

Jim Dudzinski, Tax Manager and volunteer with Pilots N Paws Pet Rescue Services

Volunteering

AIG encourages employees to give back to their local communities throughout the year.

- **9,488** employee volunteers
- **54,007** volunteer hours
- **\$1,818,498*** donated in time and talent
- **2** paid days off per year to volunteer

Matching Grants Program

- **2:1** match for donations up to **\$10,000** per employee each calendar year
- **\$6.4 million+** matched in 2017
- **3,000+** employee participants
- **3,345** organizations supported



Giving Tuesday Campaign

For **#GivingTuesday**, employees around the globe shared photos and stories of their **Volunteer Time Off** for a chance to win a \$5,000 grant to their charity of choice. Entries poured in from employees in over 32 cities in 12 countries.

*As per the 2015 Points of Light Economic Impact of Volunteers Calculator



Employee Involvement – Leveraging Expertise



Enactus Student Mentoring

Inspiring university students to improve the world by creating sustainable solutions to society's biggest challenges.

- **300** employee mentors
- **1,000+** students
- **9** countries engaged



AIG Legal Pro Bono Program

Providing free legal services to nonprofit organizations and people of limited means.

- **174** attorneys and **182** professionals engaged
- **4,319** volunteer hours
- **\$172,500** invested in local community projects
- **52** events, **600** participants, **10** cities throughout Pro Bono Month in October



CareerVillage Online Advising

Crowdsourcing virtual career advice and school guidance for youth through an online platform.

- **139,290+** views on advice and comments
- **140+** pieces of advice given
- **23** AIG locations engaged



Communications Pro Bono Speed Consulting Project

AIG hosted an annual Communications Pro Bono Speed Consulting project in partnership with Taproot Foundation. The event brought together nine nonprofits in New York City for counseling on digital marketing, social media, and communication strategies to help build more impactful campaigns.



Employee Involvement – Global Volunteer Month

AIG celebrates Global Volunteer Month in April. Employees dedicate their time, talent and enthusiasm to help build better, stronger communities around the world.

3,376
employee
volunteers

25
countries

April 2017
Global
Volunteer
Month

10K+
hours

164
projects



“The best thing I discovered on the various projects I participated in was how AIG employees across departments got involved, worked together and supported important causes.”

Deborah McNeil, Business Analyst Specialist



Employee Involvement – Global Volunteer Month



Australia
Cleaning up a home for families enduring hardship.



Brazil
Donating blood to help meet life-saving demands.



Bulgaria
Assisting at an animal rescue shelter.



Russia
Lending a hand at a boarding school for handicapped children.



Singapore
Preparing meals at a school for intellectually disabled children.



South Africa
Tending the grounds of a home for orphaned and abandoned children.



South Korea
Making kimchi for low-income households.



United Arab Emirates
Planting drought-tolerant trees to withstand the desert.



United States
Expanding a garden at a local education center.



Community Impact – Global Partners



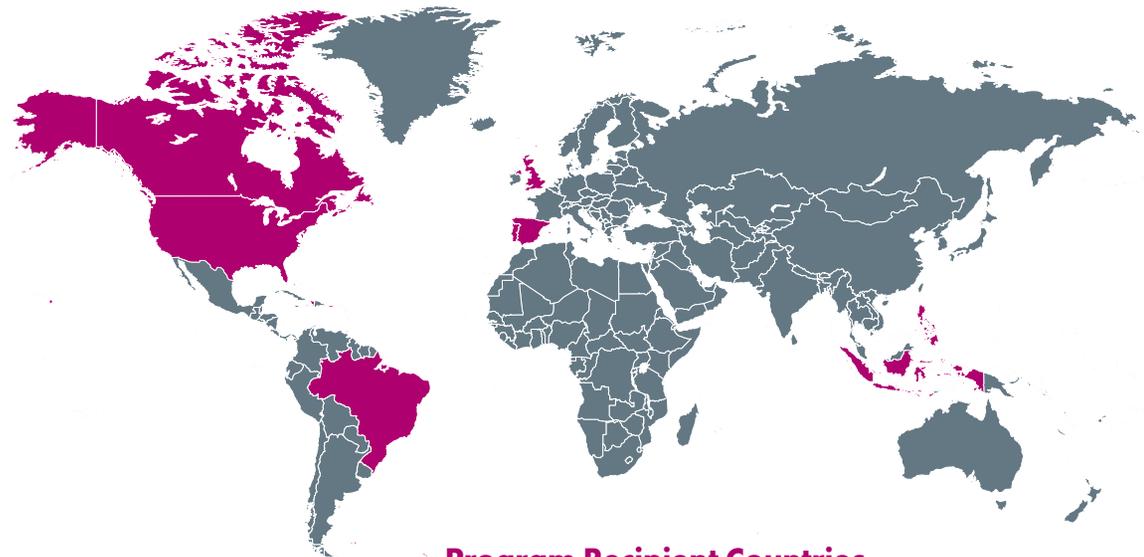
Junior Achievement

Junior Achievement inspires and prepares young people to succeed in a global economy by offering programs that teach students how to generate wealth and effectively manage it, create jobs that make their communities more robust and apply entrepreneurial thinking to the workplace.

- **392** AIG volunteers
- **22** cities
- **21,365** students impacted
- **810** classrooms

“The most important and special thing in our professional life is the responsibility of sharing experiences and helping people. And, not surprisingly, we learn in the process, too. We learn about ourselves, our work, our people and life itself.”

Luis Ricardo, Chief Operating Officer, AIG Brazil



Program Recipient Countries



Community Impact – Global Partners



Rise Against Hunger

In nine AIG locations globally, employees teamed up with Rise Against Hunger to pack meals to feed the world’s most vulnerable populations. The meals do more than just provide hunger relief; they help build resilience, self-sufficiency and empowerment within the countries that receive them.

- **212,112** meals packaged
- **17** meal packing events
- **931** employees engaged
- **2,121** lives impacted

“The impact of the food on the community allows us to keep the boys and teenagers in good physical and mental health.”

Hugette, Director of the Don Bosco Lakay School for Boys in Port-Au-Prince, Haiti





Community Impact – Local Partners



Habitat for Humanity

Transforming lives and communities by building and preserving affordable homes.

- **13** cities participated globally
- **160+** employee volunteers
- **1,300+** volunteer hours



Make-A-Wish Foundation

Sponsoring Make-A-Wish Shanghai in its mission to grant the wishes of children with life-threatening medical conditions.

- **7** wishes granted
- **50+** AIG employee volunteers
- Provided sponsor accident insurance to children whose wishes were fulfilled at the Shanghai Disney Resort



Together for Safer Roads

Bringing together global private sector companies across industries to collaborate on improving road safety.

- Road safety initiatives in **3** cities.
 - **40%** reduction of crashes in North Avenue Corridor, Atlanta
 - **13%** reduction in fatalities (**496** lives) between 2015 and 2017, Sao Paulo
 - **90%** reduction in fatalities on intervened roads;
 - **30%** reduction in risky driver behaviors, Shanghai
- **1.5 million** people across **85** countries engaged on World Safety Day



G4G Design Hackathon

AIG partnered with Greenlight for Girls to run a design hackathon for 60 girls, aged 12 to 18, to use creativity and science to build a solution to a societal issue: how to secure strong financial futures for women and girls from all backgrounds. The winning team designed an educational app, demonstrating creativity, collaboration and strong research skills.



Community Impact – Local Partners



American Heart Association National Walking Partner

Walking to build healthier lives free of cardiovascular diseases and stroke.

- **\$136,000** raised by employees
- **1,350** employee participants
- **17** participating U.S. cities



Thailand Road Safety

Educating youth on the importance of road safety.

- **12,000+** children in **8+** provinces received helmets for the "Governor Mind Your Head" and "Helmet for Kids" campaigns
- AIG internal road safety campaign provided helmets for children of employees
- Ambassador campaign in local communities led by persons with disabilities



Vidya Integrated Development for Youth & Adults (Vidya)

Supporting initiatives for youth and women through micro-level intervention, holistic education and empowerment programs.

- **29** scholarships provided for the 2017-2018 school year
- **10** volunteer events
- Tuition assistance offered in a range in subjects including mathematics, computers and analytics



AIG Winter Summit

The AIG Winter Summit is attended by AIG business partners and professionals from across the insurance industry. Over the past 11 years, they have been joined by Disabled Sports USA's wounded warfighters and youth with disabilities, all of whom participated in ski and snowboard races to raise over \$4 million for DSUSA's Warfighter Sports and Empower Youth Sports programs.

OUR WORKPLACE



Fostering diversity,
developing talent and
promoting the well-being
of our workforce.

- Diversity & Inclusion ▶
- Employee Resource Groups ▶
- Early Career Talent Pipeline ▶
- Awards and Recognition ▶



Diversity & Inclusion

The diversity of our people is one of AIG’s greatest assets and brings us great pride. Through our colleagues, we learn how to better understand our clients, increase innovation and reduce risk. That is why, as part of our journey to build the AIG of the future, we continue our focus on fostering a culture of inclusion that is designed to attract, develop and retain diverse talent.

Diversity & Inclusion Focus Areas

Talent

Attract, develop and retain talent



Workplace

Foster and advance a culture of inclusion



Marketplace

Support AIG’s reputation



OUR WORKFORCE*

- Women make up **51.4%** of the U.S. workforce
- Minorities make up **36.1%** of the U.S. workforce
- **36.4%** of management positions are held by women
- **26.8%** of management positions are held by minorities
- Over **50%** of our Executive Leadership Team is represented by either women or minorities
- **40%** of our Independent Directors are represented by either women or minorities

* as of 12/31/2017

DEVELOPING DIVERSE TALENT

Several leadership programs have been designed to grow and develop our diverse talent and future leaders, including:

Accelerated Leadership Development (ALD) strengthens and deepens the diversity of our leadership pipeline.

Executive Men’s Development Initiative (EMDI) creates a pipeline of highly talented men from under-represented groups who are ready to take on larger leadership roles within AIG.

Women’s Development Program creates a pipeline of highly talented women who are ready to take on larger leadership roles within AIG.

Women’s Executive Leadership Initiative (WELI) accelerates the development of the female talent pipeline.



Employee Resource Groups

AIG's Employee Resource Groups (ERGs) bring together employees of similar interests and experiences to provide a forum to share, support career development and serve as ambassadors both internally and externally to enhance diversity and inclusion efforts at AIG.

100+
chapters globally

30
countries

45
AIG locations

12,000+
global members

THIRTEEN Dimensions of DIVERSITY Represented:

- Asian Leadership Network
- Black Professionals
- disAbilities & Allies
- Generations
- Interfaith
- Latino Network
- LGBT & Allies
- Middle Eastern Leadership Network
- Multicultural
- Veterans Leadership Network
- Women & Allies
- Working Families
- Young Professionals



2017 ERG Highlights Video

"Our ERGs provide vast opportunities for our employees while also benefiting AIG. They create a sense of community, help to retain employees and engage our outstanding talent while also helping to build understanding. As a strategic priority within AIG's overall global Diversity and Inclusion agenda, ERGs help to drive a positive climate of inclusion and employee engagement, and facilitate networking with employees from across the company."

Ellen Robles, Director, Employee Resource Groups



Early Career Talent Pipeline



AIG High School Diplomats Program

Developing Japanese and American high school students into the next generation of global leaders through cultural exchanges and homestays, language classes, tours and visits to AIG offices.

- **30th** program year in 2017
- **40** Japanese and **20** U.S. participants per year
- **3,600+** alumni in the U.S. and Japan



AIG Insurance Academy

Providing global career talent with the core skills, knowledge and support to build careers in the insurance industry and develop the next generation of insurance professionals who are equipped with the necessary skills to give back to society as well-rounded individuals.

- **314** participants across **5** regions
- **1,256** volunteer hours

Tomorrow's Insurance Talent

08/29/2017 SHARE

Date Published Author or Source Title

SHARE

Statistics on our Move demographics suggest that insurance companies are anticipating a talent

Read more: How the Insurance Industry Can Build the Workforce of Tomorrow

"Talent is an annuity you secure for future business growth. You have to plan ahead."

Jennie Anderson, Global Head of Talent Acquisition



American Corporate Partners (ACP)

American Corporate Partners (ACP) helps our nation's veterans transition to the private sector through one-on-one mentoring with business leaders. Mentors and veterans spend time together each month by phone, email, video conference or in person. In 2017, AIG matched 62 protégés with AIG employee mentors from all levels in the organization and across the U.S.



Awards and Recognition

Citizenship Awards



The Kemperlesnik Award for Corporate Social Responsibility, Insurance Business Awards America



ジャパン・レジリエンス・アワード 2017

Most Outstanding Resilience Award, National Conservation, Transportation, and Logistics Category, Association for Resilience, Japan



Socially Responsible Enterprise Award, Mexican Center for Philanthropy (CEMEFI)



Corporate Social Responsibility Responsible 100 Distinction, City & State New York



Prime Minister Road Safety Award, Thailand



2017 Mayoral Service Recognition Program Corporate Honoree, New York City



Film Festival Finalist for AIG's Houston Heroes, Boston College Center for Corporate Citizenship

Diversity & Inclusion Awards



25 Noteworthy Companies for Diversity list (third consecutive year), DiversityInc



100% Corporate Equality Index (seventh consecutive year); Human Rights Campaign



2017 Workplace Equality Index, Stonewall Organization, UK



Gold Award, LGBT Index, Japan



N-pika Employee-Friendly Company Recognition, Japan



Impact Award, Global Equality and Diversity Awards, UK/AEL



Workplace and Marketplace Award, APAC Disability Matters



Gold Award, Excellence in Diversity & Inclusion, Hong Kong HR Innovation Awards



2017 LGBTQ Business Equality Excellence Award, Business Equality Network

GOVERNANCE



Ensuring AIG operates as
a good corporate citizen.





Governance

AIG's 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 has a highly engaged Board with balanced tenure and the substantial and diverse expertise necessary to evaluate and oversee strategy and performance.
- An independent Chairman is required in AIG's bylaws.
- The Independent Chairman's role is clearly defined, and the Chairman generally does not serve longer than a five-year term.
- Directors are elected annually by a majority of votes cast (in uncontested elections).
- All directors are independent (except the CEO).
- Former AIG CEOs cannot serve on the Board.
- The Board, through the Nominating and Corporate Governance Committee, conducts annual evaluations of the Board and individual directors, and all Board Committees conduct annual self-evaluations.
- No director attending less than 75% of meetings for two consecutive years will be re-nominated.
- Directors generally may not stand for election after reaching age 75.
- All directors may contribute to the agenda for Board meetings.
- The Board Committee structure is organized around key strategic issues and designed to facilitate dialogue and efficiency.
- Board Committee Chairs generally do not serve longer than a five-year term.
- The Board provides strong risk management oversight including through the Risk and Capital Committee, Audit Committee and other Board Committees.
- AIG has an extensive shareholder engagement program with director participation.
- AIG's bylaws include a proxy access right for shareholders.

"AIG's Board is committed to representing the long-term interests of all of AIG's stakeholders. The Board believes that its diverse and complementary set of skills creates a strong, well-functioning, highly qualified and independent Board of Directors with the necessary expertise and experience to oversee the company."

Doug Steenland, Independent Chairman of the Board

Compliance

AIG Global Compliance Group (GCG) has oversight responsibility for managing compliance risks and sustaining compliance management across AIG's businesses, functions, legal entities and countries of operation. GCG oversees compliance risks across the enterprise through policy and procedure development and implementation, risk assessments, monitoring and testing, training and advisory activities. AIG is committed to complying with the letter and spirit of the laws and regulations governing all of our business activities. See [AIG Code of Conduct](#)

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 help line available 24 hours a day, seven days a week, in multiple languages.

AIG Compliance Group: (646) 857-1877
or email: CorporateLegalCompliance@aig.com

AIG Compliance Help Line: (877) 244-2210
or online at: www.aigcompliancehelpline.com



Governance

Political Engagement

AIG may make political contributions and engage in political activities in support of candidates and parties at the federal and state levels where applicable laws and regulations permit. It is the policy of AIG that employees involved in lobbying, advocacy and political activities do so in accordance with the AIG Code of Conduct, AIG and AIG-related Entity Policies, Standards, Procedures, Guidelines or other policy-related documents, and in accordance with all applicable registration, disclosure and other laws, rules and regulations governing such activities.

Global Security

AIG Global Security ensures that employees and clients throughout the world have access to comprehensive crisis response services. AIG Global Security leverages new tracking technologies to increase its monitoring and response capabilities. AIG's Business Continuity program aligns business strategy and principles with the requirements of our customers and our employees.

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 its approach to corporate governance.

Cybersecurity

AIG looks at cybersecurity as both:

- An employer protecting the company from cyber threats in partnership with AIG colleagues.
- An insurer leading the way to help companies and consumers mitigate their cyber risk, working with our clients and distribution partners.

AIG offers:

- Internal training for all employees.
- 24/7 Cyber Defense Center to quickly detect and contain cybersecurity threats to employee, client and company data.
- Cybersecurity Awareness Month to inform employees of the actions they can take to protect themselves, their families and our company from cyber threats.
- Thought leadership on cybersecurity.



“Companies can take steps to better protect themselves, learn about what’s out there and protect the consumer as well.”

Tracie Grella, Global Head of Cyber