

Captive Management Services



AIG's Captive Management Services team provides captive advisory and management services to clients. We provide a complete range of services regarding the feasibility, structuring, formation, and management of captives with an in-depth understanding of each domicile's regulatory requirements and local business practices. Our global portfolio ranges from single parent insurance and reinsurance captives, associations, risk retention and group captives to traditional 'rent-a-captives,' protected cell companies and segregated account structures. Clients without a captive can experience many of their benefits through participation in AIG's own captive cell facilities in Vermont and Bermuda.

Our overall objective is to provide efficient, innovative and professional services to our clients.

What makes AIG the right strategic partner for you?

- AIG is able to serve as your complete provider in structuring your insurance program providing fronting, risk transfer and captive management services.
- With AIG's global footprint, we have the ability to set up and manage your captive in most of the major domiciles or jurisdictions around the world.
- We provide in-depth expertise and capabilities through our full range of captive services, which include formation and management, feasibility studies, operational reviews, accounting and regulatory compliance and redomiciliation analysis.
- Together with our fronting colleagues, we bring substantial local knowledge and practical experience of insurance regulation and effective capital management to optimize the use of a captive in a way that no other captive management firm can offer.
- We offer a convenient and secure online portal where captive management clients can easily post and share corporate, financial and regulatory documents, as well as access AIG's extensive library of risk management information and safety training programs.

Potential benefits of a captive structure

- Enhanced control over the insurance program structure
- Ability to address risks not covered by traditional insurance or financial products
- Opportunity to benefit from positive loss experience
- Supports programs to provide proof of insurance
- Reduced volatility of rate, capacity and coverage
- Possible tax efficiencies
- Facilitates cost-efficient access to reinsurance market

Fronting and Captive Services from AIG

Our fronting colleagues help companies address traditional and non-traditional exposures by providing captive fronting programs to help clients retain risk.

As a compliment to those fronting programmes, our Captive Services team provides captive management and advisory services regarding the feasibility, formation and management of captives and offer cell captive facilities. Collectively, we develop innovative, customized programs to help clients mitigate their challenging risks.



Feasibility and Operational Reviews

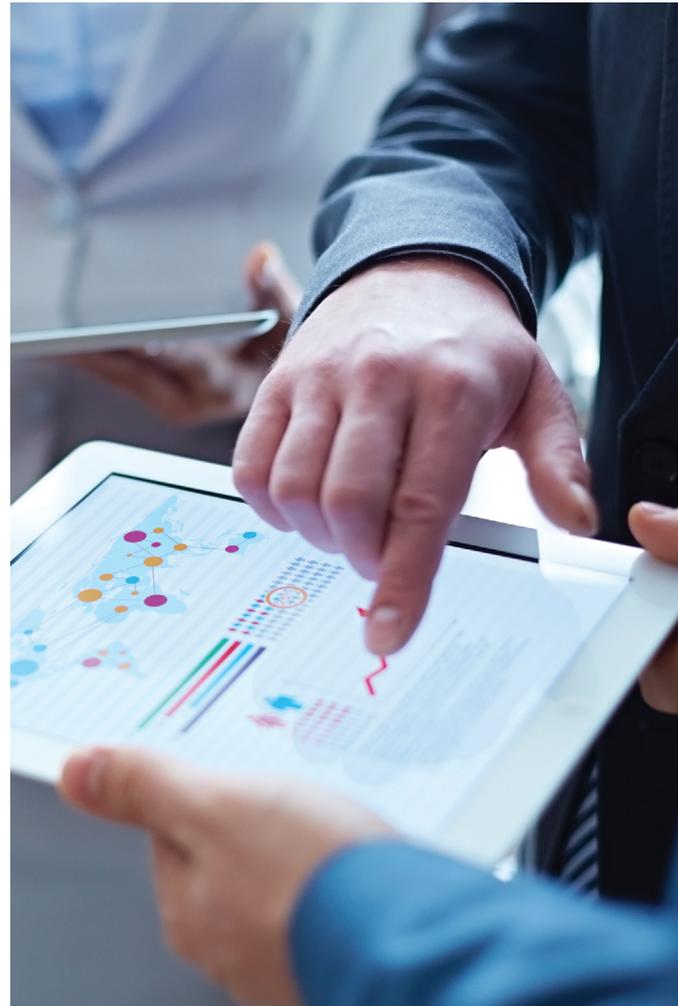
Whether you are looking to form a new captive or optimize your existing captive program, our experts can provide you with in-depth professional knowledge and guidance.

A captive feasibility study will provide you with:

- A role that captives could play in today's insurance market
- Advantages and disadvantages of a captive
- Analysis of proposed retentions and retained coverages assumed by the captive
- Five-year financial projections including balance sheets and income statements
- Structure, formation, and operation of captive insurance company
- Domicile comparison with recommendation, including regulatory requirements

An operational review will provide you with:

- Current insurance program evaluation and comparison to the captive business plan
- Operations analysis, including a detailed examination of internal controls and data processing
- A review of the captive's regulatory framework and compliance with governing regulations
- An appraisal of the captive's third party service providers, including auditing, legal, actuarial and claims management services



For more information, please visit us today at www.aig.com/captives

Contact:

Robert Gagliardi
Global Director
T (802) 419-1234
robert.gagliardi@aig.com

Aziza Lovell
Bermuda
T (441) 298-5130
aziza.lovell@aig.com



American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 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.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | LinkedIn: 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.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages 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.