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- Our parent company, AIG, continues to work with regulators, the federal government and the financial markets to resolve its short term liquidity issues. AIG Commercial Insurance's (AIGCI) capital position has not diminished as a result of its parent's financial position.
 - AIGCI has not loaned money or pledged assets to its parent.
 - AIGCI's capital position will remain intact and available to underwrite policies and pay policyholder claims even if its parent files for bankruptcy.
 - AIGCI's ratings have declined as a result of its parent's financial position, but still remain excellent and higher than many commercial insurance companies.
 - AIGCI companies, which include the Lexington Insurance Company, National Union and American Home Assurance Company, remain well-capitalized with statutory surplus of \$26.7 billion and invested assets exceeding \$70 billion.
 - AIGCI's capital is protected by regulators, ensuring that policyholders' interests are paramount.
 - AIGCI has ample resources to underwrite business and to pay the claims of our policyholders. We continue to pay \$73 million in claims every single day.
 - AIGCI's statutory surplus has grown over 50% since 2005 to \$26.7 billion, exceeding the total shareholders' equity of all domestic commercial insurance holding companies.
 - AIGCI's Net Written Premium to Surplus Ratio, a key indicator of the amount of leverage of a property casualty organization is <1.0 with total NWP of \$12.7 billion in the first half of 2008 compared to policy holder surplus of \$26.7 billion.

If you have any questions, please do not hesitate to contact an AIG Commercial Insurance representative.

AIG Commercial Insurance companies include: AIG Casualty Company, American Home Assurance Company, American International South Insurance Company, Commerce and Industry Insurance Company, Granite State Insurance Company, Illinois National Insurance Co., National Union Fire Insurance Company of Pittsburgh, Pa., New Hampshire Insurance Company, The Insurance Company of the State of Pennsylvania, AIG Excess Liability Insurance Company Ltd., American International Specialty Lines Insurance Company, Landmark Insurance Company, Lexington Insurance Company, AIG Commercial Insurance Company of Canada, National Union Fire Insurance Company of Vermont, AIG Excess Liability Insurance International Limited

AIG Commercial Insurance is the marketing name for the domestic commercial property casualty insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products are written by insurance company subsidiaries of AIG Commercial Insurance Group, 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.

September 16, 2008—Talking Points

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