



Bring on tomorrow

American International Group, Inc.  
2014 Corporate Citizenship Report





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AIG 2014 Corporate Citizenship Report

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Contributing to society is the very nature of our business.

Peter D. Hancock  
President and Chief Executive Officer



## Dear Colleagues:

At AIG each and every day, we see the value that insurance plays in the lives of our customers in communities across the globe. Our company pays hundreds of millions of dollars in claims each week, a testament to how important we feel it is to keep the promises we make to our customers. Insurance helps ease the fears that can hold people back from taking opportunities or making investments to improve their lives – such as expanding a business or paying for a child to go to college.

Contributing to society is the very nature of our business. As a conscientious corporate citizen, AIG is focused on ensuring that we conduct our business thoughtfully and that our deeds reflect our values.

I firmly believe that our company can only be as successful as the communities where we do business, and that we have an obligation to promote positive change. AIG's businesses and employees demonstrate this in many ways.

**Through our products and services:** For instance, as the insurer of more than 10 million vehicles globally, AIG is in a unique position to help understand why road accidents

happen. From drivers to pedestrians, everywhere from Asia Pacific to the Americas, we are using these insights to promote road safety.

**Through our volunteerism:** AIG last year saw a 76 percent increase in participation in our Global Volunteer Weeks. Employees from 46 countries participated in 170 community service projects, volunteering more than 20,000 hours of their time.

**Through our environmental sustainability efforts:** AIG was among the first in the industry to recognize the role of insurance in protecting the environment for future generations. For decades, we've strongly supported the reclamation of polluted properties and green real estate throughout the world. Since 2013, we have doubled the number of documents we store electronically, with 95% of our claims and underwriting processes now paperless in 52 countries. AIG is also leading the way in insuring renewable energy programs, and helping commercial customers to identify and mitigate potential environmental risks.

**AIG last year saw a 76 percent increase in volunteer hours served during our Global Volunteer Weeks. Employees from 46 countries participated in 324 community service projects, volunteering more than 23,500 hours of their time.**

**Bob Benmosche**  
LEADER. HERO. FRIEND.  
1944-2015

I want to close on a note about Bob Benmosche, AIG's former President and CEO, who died in February, 2015. Bob's philosophy on giving was to empower employees to donate their money and time to the causes they cared most about, and so he raised AIG's matching grants to 2:1 and instituted a Volunteer Time Off program.

When Bob retired in September 2014, AIG decided to honor him by contributing to a cause he cared about donating \$5 million to NYU Langone Medical Center to implement a paperless environment. While the new system lowers the medical center's costs, the true value of AIG's donation is that it dramatically reduces the amount of time patients need to spend filling out forms before seeing their doctor.

As an insurer and as a corporate citizen, we believe in making this a better world for our clients and for our communities.

Peter



# Q & A

Christina Pretto, Senior Vice President, Corporate Communications, and Valerie Hendy, Head, Global Corporate Citizenship, talk about the direction of corporate citizenship at AIG.



**Christina Pretto**  
Senior Vice President  
Corporate Communications



**Valerie Hendy**  
Head of Corporate Citizenship  
Corporate Communications

## How would you describe AIG's philosophy on corporate citizenship?

**Christina:** We see corporate citizenship as part and parcel of our role as an insurer. AIG provides great social value by helping people and businesses when they need us most, enabling them to live their lives with the confidence that insurance provides. As a responsible corporate citizen, we conduct our business with respect to people, governance, and the environment everywhere we serve clients around the world.

## In what ways are you advancing corporate citizenship at AIG?

**Valerie:** We are building on our strategy to empower and engage AIG employees in corporate citizenship. AIG supports employees in donating their money and time to the causes they value most through our 2:1 Matching Grants Program and Volunteer Time Off program. Our Global Volunteer Weeks are an extension of that, with more of a collaborative focus as teams of employees come up with ideas for hundreds of projects that resonate with them. This year, AIG is also launching several Global Citizenship Councils, which will enable colleagues from around the globe to make a greater impact by giving them more support in a more formalized framework for exchanging ideas and leading community activities.

**Christina:** Sustainability is another area where we are connecting people from across AIG to have more of an impact. We launched the AIG Sustainability Network last fall, bringing together employees from all areas that touch sustainability in some way – including real estate, investments, products and services, risk management, and vendor management. The team meets regularly to share ideas, and to thoughtfully examine all aspects of sustainability to ensure that AIG's corporate position on this important issue is comprehensive and insightful. We also plan to reinstate our membership in the Carbon Disclosure Project, an internationally recognized organization that works with shareholders and corporations to report on what climate change means for their business. We're excited about our work in this area and are looking forward to doing even more.

## Looking farther down the road, what do you see for corporate citizenship at AIG?

**Christina:** Earlier, I pointed out that AIG the insurer and AIG the corporate citizen are one and the same – our intentions to help the broader society don't merely intersect but are interconnected. AIG has committed to our clients, our shareholders, and our employees that we will take the longer view – balancing our pursuit of long-term sustainability with meaningful actions in the short term. We make the same commitment to our communities.

**Valerie:** Looking to the near future, we have plans to expand our AIG Global Volunteer Week in April to a month, to allow more employees to participate. We are also working to bring all of our citizenship programs – Matching Grants, Charitable Giving, and Volunteerism – onto one technology platform to offer the greatest benefit to our employees and the organizations we support. This will also enable us to track and report our data more efficiently and effectively.

**Christina:** Longer term, we're looking at how we can further leverage AIG's data and expertise to benefit our partners in the community – as we are doing today through our Road Safety program, a joint business-philanthropic initiative to help reduce the number of traffic-related deaths and injuries around the world. We are also putting great thought into our charitable giving strategy going forward, weighing the tradeoffs between options such as reestablishing a foundation or steadily increasing our corporate funding. With diversity of thought and scientific analysis, we will make the most informed decisions about all of our programs for helping make our communities better places to live and work.



# Environmental Responsibility

AIG is committed to reducing our carbon footprint and promoting sustainable business practices across the company.





AIG was the first U.S.-based insurance company to adopt a public statement on the environment and climate change, recognizing the scientific consensus that climate change is a reality and is in large part the result of human activities that have led to increasing concentrations of greenhouse gases in the earth's atmosphere.

### Climate Change and the Insurance Industry

Recognizing that climate change has implications for insurance industry exposure to natural catastrophe risk, AIG has risk management processes in place to:

- Actively analyze the latest climate science and policy to anticipate potential changes to our risk profile, pricing models, and strategic planning.
- Continually consider changes in climate and weather patterns as an integral part of the underwriting process.

- Provide innovative insurance products and services to help our clients be proactive against the threat of climate change, including expanding natural disaster resilience, promoting adaptation, and reducing greenhouse gas emissions
- Adapt and evolve our internal product development, underwriting, modeling, and sustainability practices with developing risk exposures attributed to climate change.

### Emissions Reduction

- Invested more than \$260 million to upgrade our worldwide offices, including the use of high efficiency lighting, sustainably manufactured products, and energy-efficient mechanical infrastructure.
- Committed to reducing emissions by 30 percent by 2023 through New York City's Mayor's Carbon Challenge. In the last two years, we've reduced the energy use of our NYC offices by over 15 percent, representing a reduction of over 2,200 tons of CO2 emissions.
- Continued support of the Carbon Reduction Commitment in the UK with a targeted 20 percent reduction by 2020. In the last two years, we've reduced emissions by over 10 percent, representing a reduction of over 470 tons of CO2 emissions.
- Entered a master service agreement with Dell in the U.S. to recover and deliver all legacy IT equipment to one of their environmental partners for final disposition and reporting – diverting over 196 tons of electronics waste from landfills for recycling and reuse.



### Fort Worth Data Center

Next Generation Data Center, Fort Worth, Texas:  
New features include a data floor highlighting upgrade, as well as consolidated, energy-efficient server racks and "cold containment" aisles to maximize efficiency of site cooling operations and related energy usage.





## Fenchurch Street

Fenchurch Street Office, London, UK: New features include LED lighting, as well as furniture, fixtures, and finishes featuring sustainably manufactured products with post-consumer recycled content, where possible.

## Going Paperless

In 2014, 16 new countries participated in AIG's Global Document Management Solutions program to digitize paper files, bringing the total number of countries working paperlessly to 52.

- Doubled the amount of documents stored electronically.
- 95 percent of claims and underwriting processes are now paperless.
- 22,000 users able to access electronic files, increasing customer response time.

## Supplier Management

From document management to shipping services, we place significant value on suppliers who respect environmental stewardship.

## Partnering with Vendors on Green Initiatives

- TAG - Placed 60 percent of AIG's contract with this business outsourcing provider with Forest Stewardship Council (FSC) certified suppliers.
- Office Depot/Max - Purchased recycled/environmentally friendly supplies that accounted for 21 percent of AIG's total spend.
- Iron Mountain - Shredded and recycled 1,546.605 short (U.S.) tons of paper, the equivalent of preserving nearly 26,000 trees.
- UPS - Shipped 88 percent of more than 950,000 shipments via electronic systems versus paper.
- Republic Waste Services – Diverted over 60 tons of general waste from U.S. landfills for recycling through post source sorting and separation efforts at central processing facilities.

Over 800,000 documents sent electronically

26,000 TREES





## Reporting

AIG is a member of ClimateWise, the global insurance industry's leadership group driving research and analysis initiatives that may indirectly influence policy on climate change. In 2014, we reported our environmental activities through the Carbon Disclosure Project, Ceres Climate Risk Disclosure, and ClimateWise.

## AIG Sustainability Network

Launched last year, 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. The network is focused on:

- Developing a unified corporate position on sustainability at AIG.
- Enhancing and promoting sustainability efforts to add value to the bottom line.
- Formalizing a sustainability structure at AIG.
- Creating a central network where colleagues can learn from each other and share resources.

## Product Offerings

AIG offers a suite of "green" insurance products and risk engineering services, and continues to assess opportunities for

new offerings. These include Pollution Legal Liability policies and endorsements that:

- Help protect service providers and contractors against third-party claims for bodily injury, property damage, or environmental damage resulting from pollution conditions caused by covered operations.
- Provide carbon capture and storage operations coverage for claims resulting from pollution conditions caused by the capture, injection, and storage of carbon dioxide into underground geologic formations.
- Help property owners protect themselves against clean-up costs, business interruption, and third-party claims for bodily injury or property damage resulting from pollution conditions at owned or operated locations, as well as liability for pollution conditions caused by transported cargo and non-owned locations.

In addition, our "green" enhancement to our base Pollution Legal Liability form may provide coverage for restoring property with environmentally preferable materials if such property is damaged during the course of incurring clean-up costs.

And AIG's natural catastrophe property insurance products help clients be proactive against severe weather and develop resilience in at-risk communities.





*Desert Sunlight, Desert Center, CA*

# Sustainable Investments

AIG's approach to sustainable investments reflects the view that managing economic and financial factors – as well as Environmental, Social, and Governance (ESG) challenges – is critical to long-term growth and value creation.



## What is ESG?

**E** Environmental issues include companies' impact on the physical environment, such as how they manage greenhouse gas (GHG) emissions; vulnerability to climate change regulations; waste generation and management; product use impact; and environmental footprint reduction.

**S** Social issues include workforce diversity, labor issues, health and safety compliance, supply chain management, product safety, consumer relations, and community involvement.

**G** Governance issues include management compensation, transparency, accountability, stakeholder engagement, financial reporting, and internal controls.

AIG Investments considers ESG factors in its investment process as it works to earn the best risk-adjusted returns while responding to emerging risks and opportunities. AIG has introduced sustainable investment products and is investing in opportunities driven by changes in ESG factors.

### Municipal Bonds

- As of December 31, 2014, AIG held approximately \$27.7 billion in municipal bonds that help improve infrastructure and extend vital services in communities across the U.S.
- Major holdings include bonds that help fund education programs, hospitals, police and fire stations, libraries, and mass transit systems.
- In 2014, AIG Investments participated in more than \$85 million in Green Bond deals.

### Project Finance – AIG Experience in Renewable and Green Power

- AIG has been a leading investor in renewable energy projects for over 30 years.
- The company has invested more than \$2 billion in wind, solar, geothermal, and hydroelectric projects worldwide.
- In addition to renewable power, AIG is a leading investor in green energy projects, such as waste-to-energy, transmission, and distributed generation.

More than **\$2 billion** invested in wind, solar, geothermal, hydroelectric projects worldwide.



# AIG is the lead investor in several renewable power projects:



## Wind

A portfolio of 13 wind projects in six states, generating 667 megawatts – enough to power over a quarter of a million homes.



## Solar

A 550-megawatt photovoltaic (PV) power project under contract to sell power to a California utility.



## Geothermal

A 30-megawatt geothermal power plant in Hawaii, which supplies nearly a quarter of the island's electricity.

### Northern Colorado Wind Energy Center

AIG holds several solar and wind investments with NextEra Energy, a leading provider of affordable clean energy in North America.





# Investing in Our People

With 65,000 employees globally, AIG is committed to offering benefits and services that make for a great place to work.

American Heart Association Heart Walks  
Over 900 AIG employees from 12 U.S. cities participated in Heart Walks in 2014, raising more than \$130,000 to take a stand against heart disease and save lives.





“We are a people and customer relationship-driven business, so team dynamics and interaction at work is very important. Flexible working can support this dynamic, serve business interests, and create a working environment for employees to excel.”

**Chris Newby**

General Counsel, EMEA, and Business Sponsor,  
EMEA Flexible Working Arrangements Framework

**Flexible Working Arrangement (FWA) Framework - London**

In a pilot that helped formalize flexible working arrangements through AIG’s Europe, Middle East, and Africa (EMEA) region, more than 50 percent of the EMEA Legal team operates on a FWA schedule at least one day a week.

**Employee Relations**

AIG’s workplace practices, policies, and principles include:

- [Global Code of Conduct](#)
- Open-door work environment
- Employment Dispute Resolution Program
- Flexible work arrangements (flextime and telecommuting)
- Multi-language employee engagement survey

**Benefits**

AIG’s comprehensive, competitive benefits package enables the company to attract and retain the best employees in the markets where we operate without regard to age, sex, ethnicity, or background. We take a holistic view in our approach to total benefits, which fall into three categories:

- Protection – providing employees and their families with coverage for everyday issues and unforeseen events, including medical, life, disability, and business travel accident benefits.
- Market – offering plans common in local markets such as retirement, car policies and parking benefits, commuter /transportation reimbursement, allowances, paid time off, paid holidays, leaves, meal vouchers, AD&D, dental, and vision.

- AIG Culture – supporting employees’ well-being through benefits that include maternity and parental leaves, wellness initiatives, child care, Employee Assistance Program, same-sex partner benefits, employee volunteer programs and gift matching, tuition reimbursement, and unpaid personal leave.

**2014 Benefit Enhancements (U.S.)**

- Introduced Optum QuitPower Program to help employees who are enrolled in the AIG Medical Plan and their covered family members to quit tobacco dependencies.
- Instituted a Preventive Health Care Credit providing a discount to employees on a portion of their medical contributions when they visit their doctor for preventive care.
- Held health fair and biometric events in largest locations.
- Implemented a Weight Watchers subsidy program where AIG covers half of the cost for monthly membership.
- Held monthly live and webcast presentations for employees throughout the U.S. focused on national health topics.

Outside the U.S., we have plans underway to expand wellness programs in 2015.





## Project Goodwill

Last year, AIG initiated a partnership with The Arc of Davidson County in Nashville, Tennessee, to help people with intellectual and developmental disabilities build job skills by hiring them to prepare 6.2 million paper files for conversion into digital records over approximately three years.

## Development

We are committed to supporting employees in enriching their skills and preparing them for new opportunities, through:

- Competency framework – a set of measurable behaviors that are tied to performance in a role, job family, or function, and help foster success at AIG.
- Talent Connection – an online career management platform offering hundreds of courses to help employees take charge of their performance and careers.
- Tuition Reimbursement – covers individual courses taken at a university, as well as professional designation exams, related to an employee's current job.

## 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.

## Community Involvement

AIG employees are passionate about supporting the communities where they work and live, and give generously of their time, talents, and expertise to important causes worldwide. We offer several programs to support them.

## Volunteer Time Off (VTO) Program

Employees have the opportunity to volunteer two paid days a year (16 hours) with qualified charitable organizations and schools. The program is currently in our North America, Asia Pacific, and Latin America and the Caribbean regions, with plans to expand it to our Europe, Middle East and Africa region.

## Global Volunteer Events

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

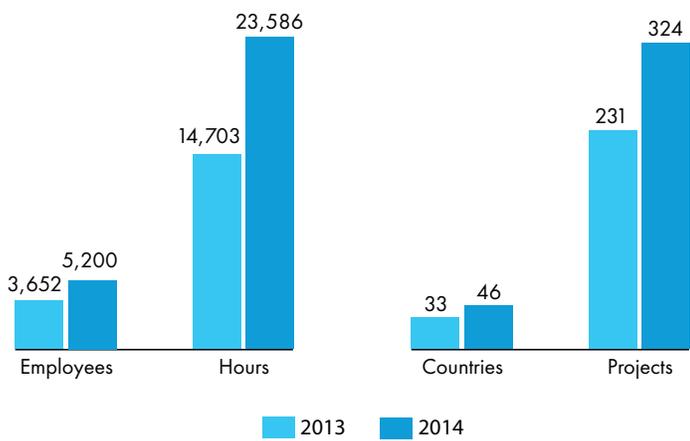
- Global Volunteer Week (April).
- Insurance Industry Charitable Foundation's Week of Giving (October).
- #GivingTuesday (December).





Over 150 AIG employees in Boston, Houston, Miami, and New York City, partnered with Stop Hunger Now to package nearly 40,000 meals for the world's hungry and needy.

### Global Volunteer Weeks



### Matching Grants Program

Through the AIG Matching Grants Program, employees are eligible to receive a 2:1 match for donations made to qualified charitable organizations and accredited educational institutions, up to \$5,000 a calendar year. In 2014, AIG matched \$7.9 million in employee contributions.



### Nairobi Hospice, Kenya

Volunteers in Nairobi supported terminally ill patients at a local hospice by visiting with them and donating food.



## Los Angeles Street Law Program

In Los Angeles, 17 AIG volunteers partnered with Street Law and Roosevelt High School to create an interactive educational experience for the students to learn about the law and careers in the legal profession.

## Pro Bono Program

Through our Pro Bono Program, licensed attorneys and other professionals from throughout AIG provide free legal services to nonprofit organizations and people of limited means.

### 2014 Pro Bono Highlights

- 128 volunteers – doubled participation from 2013.
- More than 2,027 hours of service to individuals and nonprofit organizations worldwide.
- Corporate contributions totaling \$291,500 to organizations supported by the program.

## Recognition

AIG received the Pro Bono Institute's 2014 Corporate Pro Bono Partner Award for its collaboration with the Iraqi Refugee Assistance Project.



# Diversity and Inclusion

AIG is a truly global enterprise and we value the diverse perspectives that our employees and vendors bring to the workplace, to build a greater understanding of our clients, increase innovation, and reduce risk – ultimately enhancing AIG’s competitive position in the global marketplace.





### Diversity and Inclusion Principles:

- Take a data-driven approach to better understand the diversity of our workforce.
- Increase leadership effectiveness to promote an inclusive working environment.
- Grow our global cultural competence.
- Understand the global legislative mandates regarding people that affect our business.
- Leverage cognitive diversity to enhance innovation and productivity and reduce risk.

### Nomination Programs

In 2014, AIG hosted targeted professional development programs for over 350 high-potential employees in nine countries representing all of the company's regions. The programs focused on the career development of women employees and employees of under-represented groups.



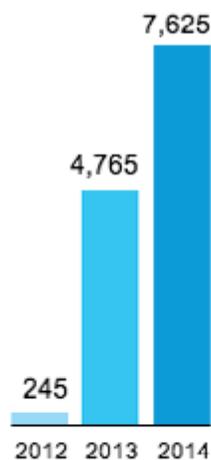
### Training Programs

AIG delivered valuable diversity and inclusion training globally in 2014. This included general diversity and inclusion awareness sessions in over 20 countries, as well as training for managers in areas such as Cultural Competence, Unconscious Bias, and Generational Diversity. Microinequities training continues to be a part of AIG's leadership curriculum.

### Employee Resource Groups

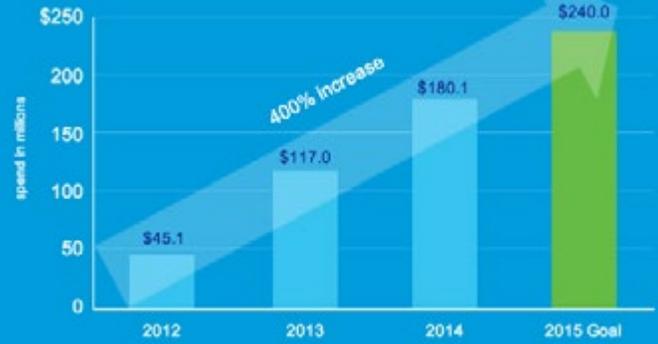
AIG's Employee Resource Groups (ERGs) grew considerably in 2014. Adding to 36 existing chapters, the company chartered and launched 37 new groups worldwide, representing 10 different dimensions of diversity. More than 7,600 AIG employees are now ERG members, leading to greater engagement.

**76 percent growth**  
in ERG membership in 2014





## Annual Tier 1 U.S. Supplier Diversity Spend



ERG members from across the U.S. attended the National Affinity Leadership Congress in Chicago, Illinois.

### Employee Resource Groups:

- Asian Leadership Network
- Black Professionals@AIG
- disAbilities & Allies
- Latino Network
- LGBT & Allies
- Seasoned Professionals
- Veterans Leadership Network
- Women & Allies
- Working Families
- Young Professionals

### Recognition:

- Earned 100 percent score on Corporate Equality Index 2014 – as measured by the Human Rights Campaign for issues on Lesbian, Gay, Bisexual, and Transgender equality in the workplace for the 4th consecutive year.
- Stonewall (UK) Organization Workplace Equality Index – moved from 352nd to 238th on corporate ranking list.
- For the second consecutive year, included in *Diversity Inc's* 25 Noteworthy Companies List.

### Supplier Diversity

Global Sourcing & Procurement Services team worked closely with our businesses to advance supplier diversity at AIG. Our diverse suppliers were competitive in the bidding process, innovative in the solutions they proposed, and diligent in fulfilling their AIG contracts.

In 2014, AIG spending on diverse suppliers in the U.S. exceeded target, from \$240 million to \$266 million – a 48 percent increase from 2013. Our number of diverse vendors increased 40 percent, to 325 vendors.

This year, AIG started expanding its Supplier Diversity Program outside the U.S. We also joined forces with WEConnect International and Minority Supplier Development United Kingdom (MSDUK) to raise the awareness of the program and identify Ethnic Minority Businesses (EMB's) and Women Business Enterprises (WBE's) to compete for our business in the United Kingdom markets.



AIG hosted a Sustainability Summit in October, in partnership with the New York and New Jersey Minority Supplier Development Council and the AIG Black Professionals ERG. The event brought together dozens of thought leaders from the private sector, government agencies, and academic institutions to discuss the importance of incorporating sustainability initiatives into business practices.

AIG held an inaugural Supplier Diversity Fair in April 2014, providing an opportunity for 60 diverse suppliers to network and learn about growing opportunities with AIG, including bidding on RFPs, signing contracts with our company, and increasing their business.





# Access to Financial Services

AIG makes insurance products and services available to individuals and small businesses who do not typically have access to them.





Strong rains in Valle del Cauca, Colombia, in January 2014, destroyed the berry crop of Ernesto Giraldo, who was protected by AIG’s microinsurance. “The insurance benefits me because I can recover from this setback,” said Mr. Giraldo. “As advice to other entrepreneurs, I tell them to take advantage of this offering.”

Microinsurance help provide a safety net for the world’s most vulnerable populations through tailored insurance plans that reduce the impact of an accident, illness, death in the family, and property losses. AIG continues to collaborate with various constituents – NGOs, banks, local governments, microfinance institutions, and others -- to help mitigate risk better and provide need-based microinsurance coverage.

### Microinsurance in Action

#### Colombia

- Bancamia – covers over 45,000 microenterprises with a comprehensive microinsurance package, including fire, earthquake, flood, and terrorism risk.
- Colombia Government, Department of Social Prosperity – protects approximately 300,000 lives with insurance programs for low-income populations, including life and funeral coverage.
- Mujeres Ahorradoras – extends benefits to select women microentrepreneurs.

#### Chile

Partnered with microfinance institutions to provide their members with needs-based insurance coverage, which is being expanded to wider territorial regions and countries.

#### Indonesia

Worked with rural banks to provide protection for medical costs besides accident coverage for micro entrepreneurs.

#### Uganda

Working through 47 microfinance institutions, provided over 500,000 customers with accident protection for their families, additional loan protection coverage for catastrophic losses, and more.

#### India

- Insured 1.52 million members across 10 districts of Gujarat, partnering with government-subsidized Rashtriya Swasthya Bima Yojna (RSBY), a micro health insurance program for below poverty-line families.
- Engaged 65,000 FINISH (Financial INclusion Improves Sanitation and Health) Society members in rural sanitation coverage through a group personal accident policy.
- Covered 400,000 farmers and 350,000 hectares of crops – paddy, maize, groundnut, cotton, etc. – against excess/deficit rainfall, extreme temperatures, high winds, etc. through the Weather Based Crop Insurance Scheme.
- Covered 665,000 cattle (livestock) through the Cattle Insurance Scheme, in partnership with state livestock development programs, major dairies, NGOs, microfinance institutions, and co-op banks.



In Indonesia, AIG’s Microinsurance (SIMURA(h)) is offered through our strategic partner, Baitul Maal Muamalat, under Bank Muamalat. This program provides microinsurance coverage including healthcare, accident, and death. When a customer (and sole bread winner for his family) in Bengkulu, Sumatera, was killed in an accident, his wife received a claim disbursement that helped provide both financial support and peace of mind.



# Corporate Giving

AIG contributes to organizations around the world, working with various stakeholders to support programs that help create a more secure and safe future for individuals, families, and communities where we do business.





Children at Hanoi’s Trung Vuong Primary School receive helmets from the AIG Foundation’s “Helmets for Kids” program, funded by AIG.

*“This generous gift allowed us to address one of patients’ chief complaints about visiting the doctor: the need to complete numerous healthcare forms on each trip. The end result is improved patient satisfaction and reduced cost to the medical center.”*

**Nader Mherabi**

Senior Vice President and Vice Dean,  
Chief Information Officer  
NYU Langone Medical Center

**Philanthropy**

To make a more united impact on communities, AIG aligns its charitable giving around three philanthropic themes:

1. **Safety**, including auto safety, disease prevention, health programs, and initiatives that drive prevention of improper use of prescription drugs.
  - NYU Langone Medical Center – In honor of AIG’s past President and CEO Bob Benmosche’s retirement, AIG made a \$5 million donation in his name to cover the cost of implementing a paperless environment for NYU Langone, including ambulatory (outpatient) and in-patient facilities.
  - Road Safety – From Indonesia to Thailand, nearly \$50,000<sup>2</sup> has been invested across the Asia Pacific region to educate communities about the importance of road safety and wearing helmets on bicycles and motor bikes.

[Read more about AIG’s Road Safety Campaign here.](#)



Helping students in Houston navigate a real world experiential learning event at BizTown, Junior Achievement of Southeast Texas.

Students in Brooklyn participating in a hands-on budgeting simulation at Finance Park, Junior Achievement of New York.



**2. Security**, including financial education and other programs that drive community stability.

- Junior Achievement USA – We initiated a national partnership in 12 of our U.S. locations, involving more than 300+ employee volunteers. Through our \$310,000 contribution, more than 14,300 students received financial literacy and economic empowerment programming in 79 schools.
- Habitat for Humanity – Founded on the conviction that every man, woman, and child should have a decent, safe, and affordable place to live, Habitat for Humanity and AIG partnered together on 38 home builds around the world, investing over \$275,000. More than 175 employees provided their time and skills to help build quality housing for families in need.

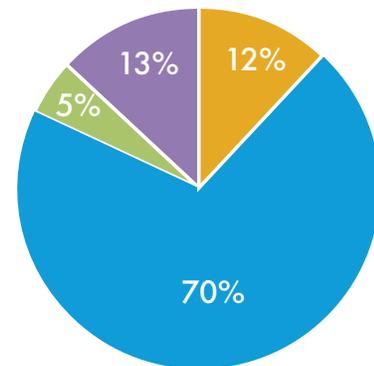
**3. Disaster Relief**, including support of disaster preparedness and rebuilding of infrastructure in the wake of a catastrophe.

- Social Affairs Bureau of Kaohsiung City Government, Taiwan – Following an explosion in Kaohsiung in southern Taiwan, more than \$40,000 was provided to help rebuild the community and assist local citizens living in the affected area.
- Typhoon Haiyan Support, Philippines – Last year, AIG made a contribution of \$200,000 to Habitat for Humanity Philippines to assist with rebuilding efforts following Typhoon Haiyan. To date, 63 core housing units are nearing completion. We additionally formed a local Typhoon Haiyan Committee to ensure that AIG continues to provide support and assistance through the completion of this project.

Habitat for Humanity Philippines developing new homes in Barangay Margen in Ormoc, Leyte.



### 2014 Charitable Giving by Theme



■ Safety ■ Security ■ Disaster Relief ■ Other



“After I arrived home from Iraq, I never imagined I would one day represent TeamUSA.”

*Jon Lujan, Marine veteran and Paralympian*

Marine veteran Jon Lujan, who was severely wounded while serving in Iraq, was able to train for the 2014 Winter Paralympics in Sochi, Russia, with help from the DSUSA Warfighter Sports program.

### Leadership Commitment

AIG executives are committed to playing a leading role in our communities by serving on nonprofit boards and helping raise funds for important causes. AIG raised more than \$2.8 million to support the following organizations:

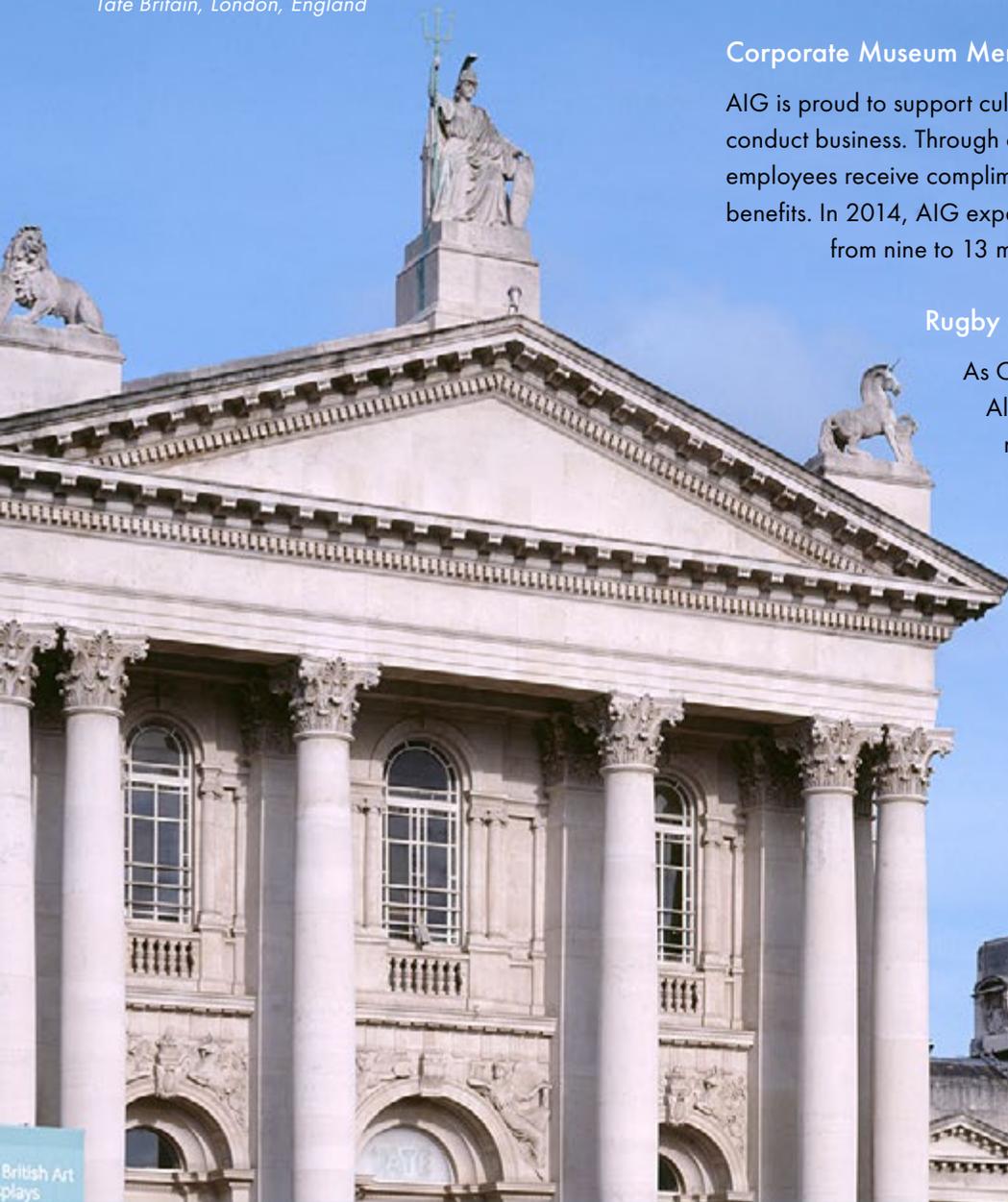
- BritishAmerican Business
- Bronx Lebanon
- Pro-Bono Partnership
- St. John’s University
- Spencer Educational Foundation

### Disabled Sports USA

AIG supports Disabled Sports USA’s (DSUSA) Warfighter Sports program – which offers rehabilitation programs in military hospitals and communities across the U.S. – through its annual Winter Summit. In its eighth year, this event brings together clients, brokers, and injured veterans turned athletes for ski races and business sessions. More than 500 people attended in 2014, which raised \$592,600. AIG made an additional \$195,000 gift to the organization.



**Peter Hancock, AIG President and CEO, accepts an award on behalf of AIG from DSUSA Executive Director Kirk Bauer.**



## Corporate Museum Membership Program

AIG is proud to support cultural institutions in places where we live and conduct business. Through our partnership with participating museums, employees receive complimentary entry and additional membership benefits. In 2014, AIG expanded its Museum Membership Program from nine to 13 museums in four countries.

## Rugby Philanthropic Partnerships

As Official Insurance Partner of the All Blacks and five other New Zealand national rugby teams, and a sponsor of USA Rugby, AIG serves as an advocate for the communities and charities that they support. In addition to investing \$100,000 in community initiatives in New Zealand, AIG is also dedicated to supporting projects around the world to introduce the sport of rugby to diverse populations, including special needs and low-income youth.



## **AIG** RUGBY SAFETY AWARDS 2014 #AIGSafeRugby

### AIG Rugby Safety Awards

AIG launched its Rugby Safety Awards in 2014 – a campaign to encourage rugby players around the world to implement safe rugby practices. The finalists and winning rugby clubs received grants totaling \$50,000.



# Disaster and Safety Management

AIG is committed to protecting our clients and employees during times of disaster and recovery, and ensuring that we have the products, programs, and policies in place to promote a safe and secure future.





## AIG's Global Security Operations Center New York City, New York

### Global Security

AIG is committed to ensuring that our employees and clients have access to comprehensive crisis response services no matter where they are located. For instance, we:

- Increased the number of individuals on the corporate standard access control system by 9,402 people, with total global square footage covered by Pro-Watch at 59.30%.
- Took part in over 100 assistance operations – from large-scale client evacuations in the South Sudan to assisting employees who had become victims of crime while traveling on business.
- Conducted over 60 site assessments worldwide to evaluate the safety and security environment, and make recommendations or upgrades where necessary.
- Used travel tracking technology to provide real-time information to our analysts during crisis scenarios.
- Held a simulation through our Kidnap and Ransom team to help policy holders recognize vulnerabilities and prevent incidents, while also assisting in response operations.
- Bridged a gap in the access card request system by integrating background checks into the request process, thus streamlining the program and ensuring greater compliance.
- Integrated security team applications to provide a more complete view of the impact to AIG during a business continuity incident.
- Implemented a comprehensive security maintenance program for U.S. locations, resulting in significant cost reduction.

### Global Business Continuity

When it comes to business continuity in AIG's global operations, our key focus last year was on communications, simplification, and strategy. We continued to maintain effective Business Continuity Programs with 95% of plans remaining policy compliant. Highlights included:

- Reorganized the Global Business Continuity Management team to more accurately reflect AIG's new business structure.
- Created a single point of operations to manage, communicate, and track incidents more efficiently.
- Simplified the Global Business Continuity Management Policy, standards, and associated processes.
- Conducted risk assessments for all AIG locations to build even more effective recovery plans.
- Conducted Business Impact Analyses, with an emphasis on technology requirements and alignment to our infrastructure capabilities.
- Continued enhancing communications, with a focus on more timely employee notifications and updates during events.



## Claims Support

Preparing for and insuring against natural disasters can be the difference between minor damage and catastrophic loss. Advanced, effective coverage and AIG's exceptional claim support helps to mitigate damages and facilitate recovery.

## Global Assistance

AIG Travel – a worldwide leader in travel insurance solutions and assistance – offers travel insurance solutions and global assistance services to both leisure and business travelers under the Travel Guard name. AIG Travel provides these services through seven wholly owned service centers located in the Americas, Asia, and Europe.

Business travelers can access comprehensive medical and security information through AIG Travel's mobile Travel Assist website and business travel app.

## Responding to Hurricane Odile

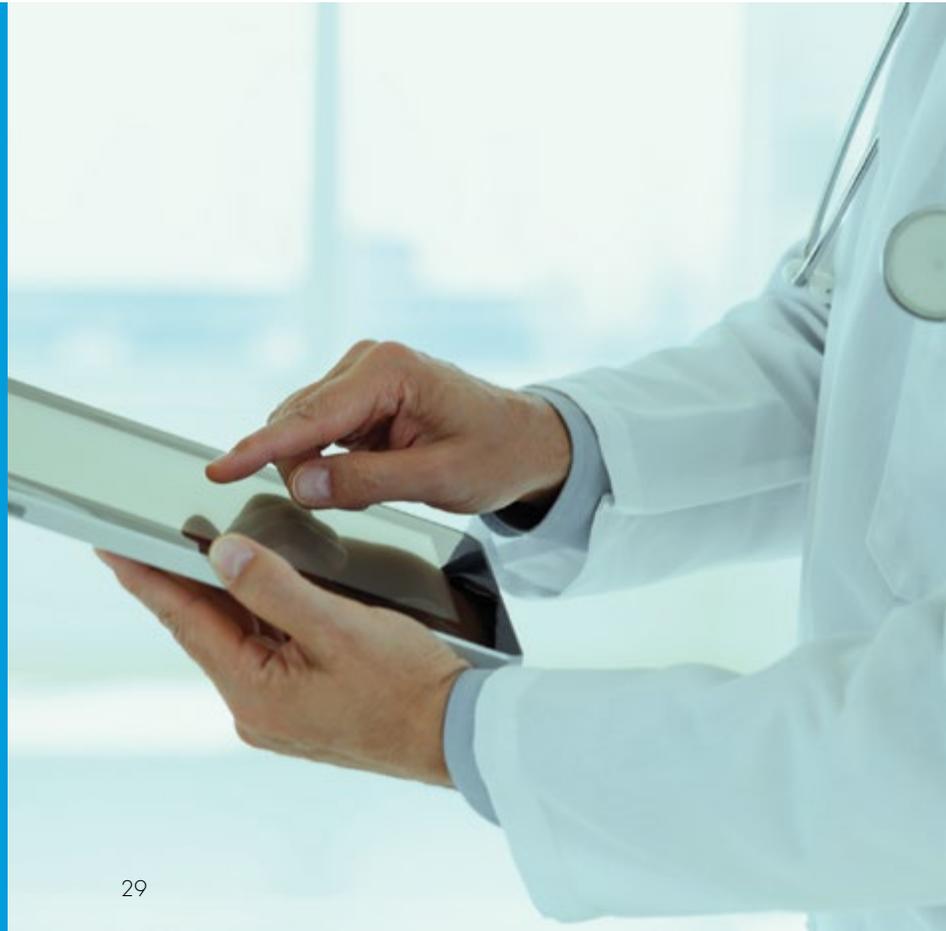
When Hurricane Odile hit Baja California Sur in Mexico in September 2014, it caused dramatic damage to the peninsula's infrastructure and left about 30,000 tourists stranded. Despite the devastation, AIG was the first insurer to get to Los Cabos, the hurricane's primary target – allowing them to respond quickly to incoming claims. It is estimated that claims may total more than \$100 million.

*"Thanks to our specialized early detection systems and procedures, we were able to get ahead of the storm and start building a customer base of the areas that might be affected. By establishing our customers' various locations, we were able to visit them quickly following the hurricane and offer immediate inspections by our Catastrophic Team."*

— Ricardo Fu, Director of Claims, AIG Mexico

## Ebola Outbreak

AIG Travel worked diligently to keep clients, brokers, and travelers informed during the Ebola outbreak in 2014. AIG webinars – together with a dedicated website [www.aig.com/travel/ebola](http://www.aig.com/travel/ebola) – provided the latest information about the crisis, including travel restrictions and up-to-the-minute security reports.



## AIG Road Safety

Road injuries are the eighth leading cause of death globally. If nothing is done, they are projected to increase to the fifth spot by 2030 – ahead of diabetes, throat and lung cancer, and HIV/AIDS.<sup>1</sup>

As the insurer of 10 million vehicles globally, road safety is a public health priority for AIG.

In 2014, AIG began promoting road safety awareness globally, including the launch of two major initiatives:

### Road Safety Program

AIG's Road Safety Program provides employees and clients with information and resources on road safety awareness, which includes:

- Road Safety Microsite – [www.aig.com/roadsafety](http://www.aig.com/roadsafety)
- AIG Road Safety Pledge – Last November, we launched a campaign to encourage our employees to participate in the AIG Road Safety pledge. While the pledge will be opened to the general public in 2015, to date, more than 2,000 employees have pledged to be safer road users.
- [Road Safety Statistics](#)

### Together for Safer Roads

AIG served as a founding member of Together for Safer Roads, the first-ever global private-sector coalition on road safety. Aligned with the goals of the United Nation's Decade of Action for Road Safety, the initiative uses its members' knowledge, data, technology, and global networks to promote safer roads and vehicles, driving behavior, and transport systems. [www.togetherforsaferroads.org](http://www.togetherforsaferroads.org)

**ROAD SAFETY**

**FACTS**

AIG INSURES OVER **10** MILLION PRIVATE & COMMERCIAL VEHICLES AROUND THE WORLD

AIG HAS A GLOBAL WORKFORCE OF OVER **64,000** EMPLOYEES

**1.24** MILLION PEOPLE DIE EACH YEAR ON THE WORLD'S ROADS AND 20 TO 50 MILLION SUSTAIN NON-FATAL INJURIES\*

**ROAD ACCIDENTS ARE THE 8TH LEADING CAUSE OF DEATH GLOBALLY** AND THE NUMBER ONE CAUSE OF DEATH FOR 15-29 YEAR OLDS\*

IF NOTHING IS DONE BY 2030, ROAD DEATHS ARE PROJECTED TO BECOME THE 5TH MOST COMMON CAUSE OF DEATH AHEAD OF DIABETES, THROAT AND LUNG CANCER, AND HIV/AIDS\*

**ROUGHLY 90%** OF ROAD ACCIDENTS OCCUR IN LOW AND MIDDLE INCOME COUNTRIES, DESPITE ONLY HAVING ROUGHLY HALF OF THE WORLD'S REGISTERED VEHICLES\*

Males represent nearly three-quarters of those killed on the road today; while persons aged 15 to 44 represent 59% of road fatalities\*

**PRESENT IN COUNTRIES 130 AND JURISDICTIONS, AIG HAS INTIMATE KNOWLEDGE OF GLOBAL ROAD SAFETY CHALLENGES**

**VULNERABLE ROAD USERS** (pedestrians, cyclists, and riders of motorized two-wheelers and their passengers) represent **46%** OF ROAD TRAFFIC DEATHS AROUND THE WORLD\* The risk to this group of road users is even more pronounced in lower income countries

**MOST PREVENTABLE CAUSES OF ROAD ACCIDENTS**

AIG leverages data driven insights and claims experience to understand why road accidents happen

- DRUNK DRIVING
- DISTRACTED DRIVING
- SPEEDING
- INFREQUENT HELMET USE
- INFREQUENT SEAT-BELT USE
- INFREQUENT CHILD RESTRAINT USE

AIG COLLABORATES WITH LEADING PUBLIC AND PRIVATE ORGANIZATIONS TO DEVELOP TECHNOLOGIES AND DRIVER EDUCATION PROGRAMS THAT HELP IMPROVE ROAD SAFETY

To learn more visit [www.aig.com/roadsafety](http://www.aig.com/roadsafety)

Found this information helpful? Use #BeRoadSmart to share this on Facebook, Twitter, LinkedIn & Google+

AIG [aig.com/roadsafety](http://aig.com/roadsafety)

(1) World Health Organization, United Nations, 2013 Global Status Report on Road Safety



“Road safety is a growing challenge globally – and an even more pressing issue for developing markets like China, where AIG research shows that 40 percent of drivers have been driving for less than three years.”

**Steve Miller**

Non-Executive Chairman, AIG and Vice-Chairman, **Together for Safer Roads**

### China Road Safety Tour

AIG China initiated a Road Safety Tour that stretched from Guangdong province to Shanghai municipality to Shenzhen city. Reaching thousands of people, educational activities included:

- Driving simulators that evaluate an individual’s driving safety level.
- Impaired driving experience to educate participants on the dangers of drunk driving.
- Seatbelt simulator that recreates the impact of a collision.



AIG Chairman Steve Miller (first row, right) with members of the TSR coalition and other dignitaries signing an agreement at the U.N. on November 13, 2014.





# Corporate Governance and Compliance

AIG believes that good corporate governance and effective oversight enhance business performance. We are committed to demonstrating responsible and ethical business practices throughout our organization.





## Corporate Governance

Our corporate governance measures and structure are intended to ensure the independent and effective functioning of AIG's Board of Directors, foster transparency and clear communication with stakeholders, and promote high ethical standards and integrity in financial reporting.

The measures include:

- Chairman of the Board, separate from the CEO.
- Chairman of the Board being an independent director.
- At least two-thirds of the directors being independent.
- Annual election of all directors.
- A majority voting bylaw requiring director nominees who receive more votes "against" than "for" election to tender resignations.
- An executive session of the independent directors held at each regularly scheduled Board meeting not conducted by phone.
- General limits on the number of Boards on which a director or the CEO may serve.
- Annual evaluations of the Board, each member of the Board, and each standing committee of the Board.
- Commitment to the full, fair, and transparent disclosure of executive compensation.
- CEO compensation subject to the approval or ratification of the Board.

[AIG Board of Directors](#)  
[Corporate Governance Guidelines](#)

## Contacting AIG's Board of Directors

AIG's Board of Directors and its Audit Committee have established procedures for the consideration of complaints. Those with a concern or other matter may contact the non-management members of AIG's Board of Directors as a group or the other members of the Board of Directors by:

### Mail:

c/o Vice President – Corporate Governance  
American International Group, Inc.  
175 Water Street  
New York, NY 10038

**Email:** [boardofdirectors@aig.com](mailto:boardofdirectors@aig.com)

## Reporting a Complaint

To report complaints with respect to AIG's accounting, internal accounting controls, or auditing matters you may do so by:

### Mail:

Christopher S. Lynch  
Chairman of the Audit Committee  
c/c Internal Audit Division - Investigations Group  
American International Group, Inc.  
32 Old Slip  
New York, NY 10005

**Internet:** [www.aigcompliancehelpline.com](http://www.aigcompliancehelpline.com)

**Phone:** AIG Compliance Help Line at (877)244-2210 menu item #4 (to access the AIG Compliance Help Line from outside the U.S., dial the country code wait for the prompt, then dial the number)



## “Outstanding Legal Departments” Award

– *New York Law Journal*

## “Best Legal Department” Award

– *Corporate Counsel*



## “2014 Partner Award”

– *Pro Bono Institute*

### Federal Reserve Supervision

AIG has been regulated as both a nonbank systemically important financial institution and as a global systemically important insurer since July 2013.

The Federal Reserve oversees AIG daily through multiple channels and interactions. All aspects of oversight are addressed through strict adherence to our operating framework, supporting processes, and use of secure technology. AIG shares the Fed’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.

In 2015, in an environment of enhanced supervision, AIG will continue building a credible, continuous, and deep relationship of trust, understanding, and mutual respect with its global regulatory community.

### Compliance

AIG is committed to complying with the letter and spirit of the laws and regulations governing all of our business activities. The AIG Global Compliance Group is the company-wide compliance function.

#### Code of Conduct

AIG’s Code of Conduct reflects best practices and principles of the company to guide its employees globally.

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 tollfree global hotline available 24 hours a day, seven days a week in multiple languages.

The AIG Compliance Help Line at 877-244-2210 and [www.aigcompliancehelpline.com](http://www.aigcompliancehelpline.com) – enables employees, clients, and third parties to anonymously voice their concerns at any time to legal representatives on such topics as conflicts of interest, gifts and entertainment, securities laws, theft and fraud, intellectual property, environmental issues, health and safety violations, political contributions, workplace violence, data protection, and privacy. The help line is answered by an independent service provider that offers translators for more than 75 languages.



### Contacting Corporate Compliance

Compliance matters, complaints, and questions may be reported to Corporate Compliance by:

phone: (646) 857-1877

fax: (646) 857-1876

email: [CorporateLegalCompliance@aig.com](mailto:CorporateLegalCompliance@aig.com)





# Americas

Total Employees: 14,000  
Operating Countries: 18  
Regional Headquarters: United States



"Corporate social responsibility is part of the very fiber that unites every individual within our region. Working hand in hand with each other and with our industry partners, AIG is helping to foster a strong spirit of community both internally and externally."

**Rob Schimek**

President and CEO  
AIG Americas Region

## Charitable Giving

### Colombia

Un Techo para mi País (A Roof for my Country) – In addition to AIG's donation of nearly \$15,000, approximately 140 employees and their families dedicated a weekend to constructing four emergency housing units at Altos de la Florida, a disadvantaged neighborhood on the outskirts of Bogotá.

### Volunteerism

*Insurance Industry Charitable Foundation's Annual Week of Giving*

Nearly 2,000 employee volunteers, representing every country in the Americas Region, contributed over 6,400 hours in service to their communities. The 155 projects varied greatly based on local community needs and employee interests.

- Casa do Zezinho, Brazil – Held a "Rugby Day" to benefit less advantaged children.
- CAIF "Daju Bilu," Uruguay - Collected goods for preschool children from impoverished families.
- Tapas Por Vidas, Venezuela – Collected bottle caps to trade in for recycling, benefiting children with cancer.
- Virreyes Hockey Project, Argentina – Worked to improve playing fields for girls from underprivileged areas.
- Association "With the Aim to Live," Mexico – Spent Halloween bringing cheer to young cancer patients at a local hospital.
- San Lázaro Sanctuary, Puerto Rico – Helped clean and care for dogs at a local animal shelter.
- Hogar de la Paz Foundation, Ecuador – Helped clean, paint, and refurbish a residential center for the elderly.
- West Pembroke Primary School, Bermuda – Planted and cleaned-up a "sensory garden" used by autistic children that sustained damage from a hurricane.

Brazil "Rugby Day" benefited children from Casa do Zezinho, which helps young people learn skills to prepare them for future success.



Building homes with Un Techo para mi País (A Roof for my Country).



Foundation S.O.S. – Employees in Chile help furry friends in need.



The newly formed Women and Allies ERG in Mexico met to discuss cultural diversity, and how to be global and act local.

### Giving Back Throughout the Year

- Juvenile Diabetes Research Foundation, Canada – Supported the annual Ride for Research to raise awareness and funds to eradicate juvenile diabetes.
- Stop Hunger Now, Miami, Florida – Packaged 10,000 meals for shipment to the world’s most vulnerable populations.
- Foundation S.O.S, Viña del Mar, Chile – Helped clean and improve facilities for abandoned dogs.
- Coalition on Temporary Shelter Detroit, Michigan – Supported fundraisers and held donation drives to benefit local homeless and at-risk individuals.
- Leukemia & Lymphoma Society, San Francisco, California – Took part in the Light the Night walk, raising more than \$16,000.
- Chattahoochee River Keeper, Atlanta, Georgia – Participated in a river clean-up day.

### Diversity and Inclusion

Across the Americas Region, AIG has made a commitment to promote a diverse and inclusive culture. Highlights:

- Launched Regional Diversity Councils in Latin America, Caribbean, and Canada.

- Launched Employee Resource Groups (ERG) in Latin America, Caribbean, and Canada (a first for all regions).
- Expanded GlobeSmart and Unconscious Bias training for senior managers.
- Held Diversity Day events at Houston and New York City campuses.
- Held Second Annual Latin American and Caribbean Women’s Forum in Quito, Chile.
- Newly established Women and Allies ERG in Mexico created an AIG Daycare Center to support working parents by enabling them to bring their children to work the last Friday of each month.

### Honors

- 2014 Empresas Iluminadas (Enlightened Company) Award, Brazil – Recognizing contributions to Casas André Luiz Institution, which serves people with intellectual disabilities.
- FUNDEMÁS Award, El Salvador – Recognizing AIG’s commitment to social responsibility.
- Héroe Del Voluntariado 2014, Live United Guatemala – Recognizing AIG employees’ support of less fortunate children in public schools.

### Financial Education Program – Colombia

For the past four years, AIG Colombia has worked with FASECOLDA (Federation of Colombian Insurers) in the Live Safely program, which provides individuals with information on insurance and other methods to protect against risks. In 2014, we trained 655 people, increasing the participation rate by 67 percent compared to 2013.



Brazil Award: Casas André Luiz Institution recognizes AIG for its support of people with intellectual disabilities.



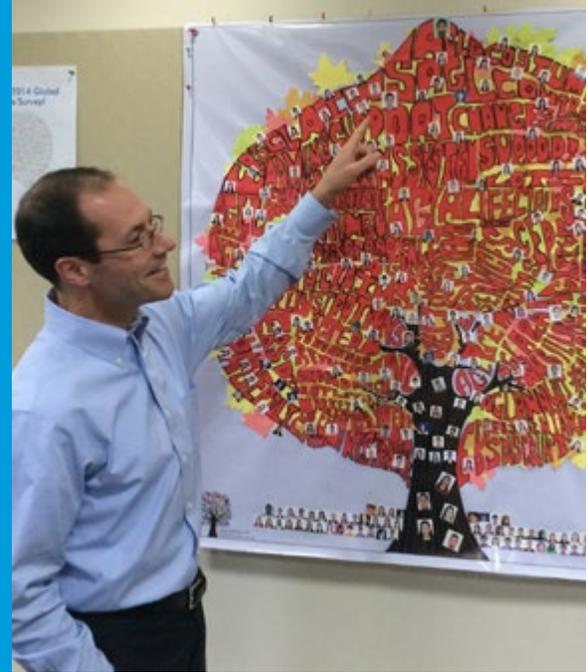
# Asia Pacific

Total Employees: 23,000  
Operating Countries: 16  
Regional Headquarters: Japan



“Corporate citizenship plays an important role at AIG – it’s part of who we are. We firmly believe in giving back to the communities in which we live and work. Through volunteer initiatives and charitable donations, from road safety programs to disaster relief, AIG is working to help make the world a safer, better place for our customers, employees and business partners.”

**Jose Hernandez**  
*President and CEO  
 Asia Pacific*



**Diversity and Inclusion**

Operating throughout the Asia Pacific region, diversity is a part of everyday life at AIG. Highlights:

- Delivered Unconscious Bias program in New Zealand, China, Philippines, and Japan.
- Held Regional Women’s Forum in Manila, and Future Leaders Forum and Passport to Success in Jakarta.
- Launched 10 Employee Resource Groups (ERGs) in Asia Pacific, the first in the region.
- Audited 12 large office sites for disability access, with two accommodations completed (Vietnam and Korea) and one underway (China).
- Designed and launched first Diversity and Inclusion Regional Survey, eliciting 4,000 responses.

In Hong Kong, the Equal Opportunities Commission provided an overview of anti-discrimination laws, including tips for how to recognize and avoid workplace discrimination and foster an inclusive working environment.

Jeff Hurd, Executive Vice President, Human Resources and Administration, examines a DiversiTree Creative Contest in AIG’s Manila Office as part of Diversity Month. Five offices in the Philippines and Malaysia participated, with teams working together to illustrate their vision of diversity.

**Diversity Month**

To celebrate AIG’s unique culture of diversity, the Asia Pacific offices held “Diversity Month” in October, planning more than 45 events across the region with more than 10,000 employees participating.

**Recognition**

Asia Pacific was selected as a 2014 Disability Matters honoree at the Disability Matters Conference, held in Tokyo, Japan. The awards recognize corporations that are leading the way in mainstreaming disability in their workforce, workplace and/or marketplace.



Peter Davison, Regional Head of Human Resources, Asia Pacific, accepts AIG’s award at the Disability Matters Conference.



AIG promoted road safety in China with a specially modified truck that traveled across the country for six months engaging more than 28,000 people.

### Road Safety

The Asia Pacific region, comprised largely of low and middle-income countries, is especially vulnerable to road accidents. AIG's global commitment to road safety was highlighted through campaigns in four Asia Pacific markets in 2014, including:

- China – Launched a Road Safety Tour to educate the public on road safety issues. [China Road Safety Infographic](#)
- Singapore – Held road safety education programs for pre-schoolers to teach the value of road traffic rules
- Thailand and Vietnam – Held "Helmet Safety Campaigns" to promote the use of helmets among young passengers.

### One AIG Blue Day

In support of World Autism Awareness Day designated by the United Nations, employees showed their support by wearing blue to work. Activities across the region included:

- Japan – Held employee volunteer events in Tokyo, Toyama, Osaka, and Sapporo collaborating with autistic organizations in each area
- Thailand – Organized a drive for delivery to an autism children's center.
- Taiwan – Organized a charity sale of handmade soap created by adults with autism.
- Vietnam – Supported the Autistic School's fundraising fair with a team of volunteers sharing the experience with autistic children.
- Singapore – Sold bookmarks designed by students of Pathlight School, the first autism-focused school in the country.
- New Zealand – Invited two speakers from Autism New Zealand to address autism with staff.



### Volunteerism

AIG employees across the region regularly come together to 'give back' to their local communities throughout the year.

### AIG Volunteer Week

In Asia Pacific, more than 460 employees organized and participated in 20 different projects.



# 2014 China Road Safety Tour

## The Big Rig China Tour:



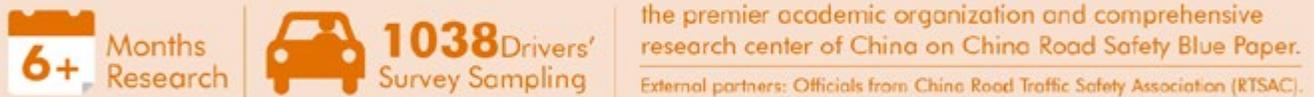
External partners: Officials from local regulator and traffic polices.

## The 18th AIG Shanghai Primary Schools' Drawing Contest:



External partners: Traffic Police Corps of Shanghai Public Security Bureau, China Road Traffic Safety and Shanghai Municipal Education Commission.

## AIG's cooperation with Institute of Sociology of Chinese Academy of Social Sciences (CASS) :



## Making the world a safer place

(Until December.18)



Total impression

430,653,010

Total interaction

3,242,292

Online discussions mentioned brand

1,008,585



Bring on tomorrow



# Europe, Middle East, and Africa

Total Employees: **7,500**  
Operating Countries: **47**  
Regional Headquarters: **United Kingdom**





“Increasingly, our value as a global organization is measured not simply by our business successes, but by the communities we serve and support, the steps we take to protect and sustain the environment, the leadership and integrity with which we conduct our operations, and our efforts to ensure equal opportunity for all employees. With its vast geographic and cultural diversity, the EMEA region is an exemplar of the power of our differences to unite us as One AIG.”

**Seraina Maag**  
*President & CEO*  
 EMEA

### Leading Others offers skills development for future leaders nominated across the region.

#### Diversity and Inclusion

As a global business competing for clients and talent across continents, having a diverse workplace is critical. Accomplishments in 2014 included:

- Launched EMEA Flexible Working Principles.
- Launched 15 Employee Resource Groups (ERG), including the first ERGs in India and UAE.
- Initiated AIG’s Leading Others program for mid-level managers in London, Brussels, and Athens.
- Sent AIG delegates to the 10th annual Deauville Women’s Forum in France.
- Held 11 Unconscious Bias workshops, reaching 145 participants.

The EMEA region celebrated its inaugural Diversity Month last May. Employees participated in 58 events across 24 countries to promote and inspire learning about diverse cultures, traditions, and affinity groups. The event featured events, such as:

- Bahrain – Introduction to Bahraini food, particularly items eaten during the month of Ramadan, including background on the holy month.
- Bulgaria – Bridging the Gap diversity workshop.
- France – Generational diversity workshop.
- Uganda – Disability awareness and etiquette seminar.

#### Employee Resource Groups

Currently, 15 groups operate in six countries. Throughout the year, ERGs hold events for their members to promote professional development, networking, and cultural awareness.

#### Charitable Giving

- Nelson Mandela Foundation – Mandela Day Container Library Initiative – AIG Africa donated a container library to Sekutupu Primary School in Limpopo, South Africa stacked with books and e-readers.
- Enactus – AIG contributed more than \$72,000 across local organizations in France, Kazakhstan, South Africa, and the UK to bring student, academic, and business leaders together to shape a better, more sustainable world through entrepreneurial action.



AIG Africa donated a container library donated to Sekutupu Primary School.



The Women & Allies ERG in London held a “speed networking” event, where members had the opportunity to meet with company leaders for three minutes each to glean career development advice.





## Junior Achievement, Ireland

Over the course of six weeks, AIG volunteers worked with more than 200 students in seven Dublin-area schools to teach the importance of staying in school, using and developing their skills, and maximizing educational opportunities.

## Volunteerism

### Global Volunteer Week

AIG teams in EMEA rose to the challenge of Global Volunteer Week, with over 750 employees spending more than 2,200 hours in service to their communities. Projects included:

- Greece – Supported PRAKSIS, a charity benefiting those who are, or on the verge of becoming, homeless through a shelter and social housing program.
- Germany – Held a bake sale for Schmetterling e.V., a cancer aid association.
- Israel – Participated in Good Deeds Day, joining more than 500,000 volunteers across the country to improve the lives of others.

### Merrylee Primary School, Scotland

AIG helped coordinate a meeting between a class of schoolchildren in Glasgow and players from the All Blacks Sevens, who led them in a skills and drills training session.

All Blacks Sevens



## Recognition

- Russia – Recognized as a top employer for the second year in a row by receiving the A.hr High Rating of Employer's Attractiveness by rating agency Expert RA.
- Spain – Received the ICEA Insurance fraud detection techniques award and designated the monetary award granted to cover food expenses to a charitable association).
- Spain – Received the IMAF (Instituto para la Mediación Aseguradora Financiera) Award for Excellence in Sustainable Human Resources practices for disabled employees.

## Cycle to Work

To promote health and wellness and environmental responsibility, one of AIG's offices in London initiated a pilot partnership with Cyclescheme – the UK's leading provider of tax-free bikes for work. Within the government's green travel plan, there is a tax exemption that allows employers to provide cycles and safety equipment to employees as a tax-free benefit.



## Bring on tomorrow

American International Group, Inc. (AIG) is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. 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](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>

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