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AIG China Company Profile | 2026



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Global Overview

American International Group, Inc. (NYSE: AIG) is a leading global insurance organization. AIG provides insurance solutions that help businesses and individuals in more than 200 countries and jurisdictions protect their assets and manage risks through AIG operations, licenses and authorizations as well as network partners.



AIG Headquarters in
New York

Global Key Facts & Figures

~200

Countries and jurisdictions where AIG serves customers



AIG's revenue in 2025

USD 26.78 B



Global Reach and Breadth of Loyal Customers including millions of clients in over 200 countries and jurisdictions, ranging from individuals to small and medium-sized businesses to multi-national Fortune 500 companies.



100+

Years in operation

Global Key Facts & Figures



Committed to achieving net-zero emissions across our operations, underwriting and investments by 2050 (or sooner)



LPGA's Gold Driver Award for Best Player Experience for the Second Year



AIG employees in 2025

~ 22,100

Data updated as of April 30, 2026

China Overview

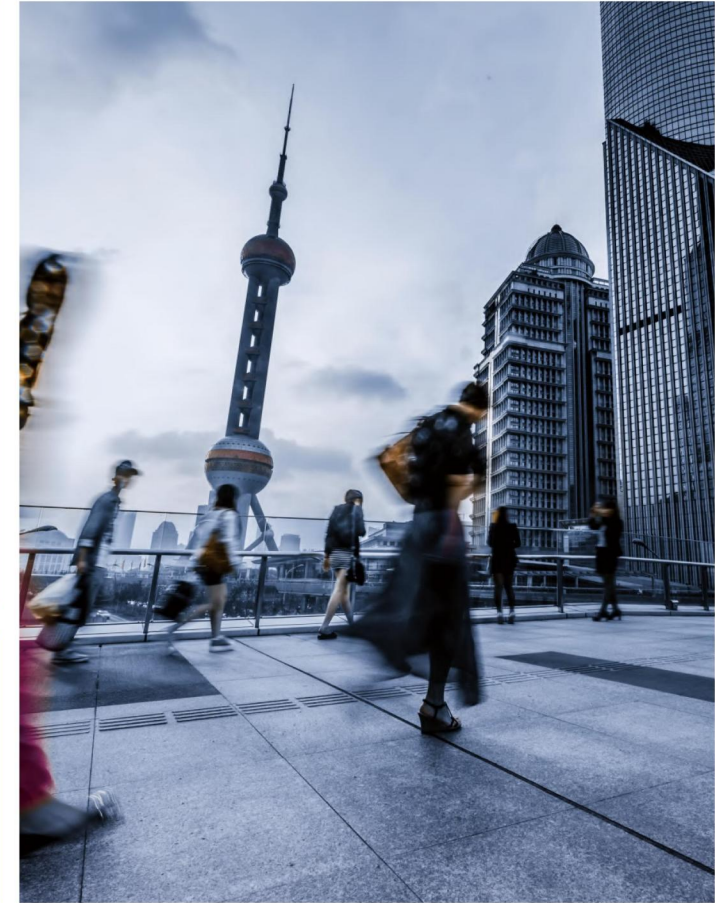
AIG Insurance Company China Limited (AIG China), a member company of AIG, is a registered property insurer in China, with branch offices in Beijing, Shanghai, Guangdong Province, Shenzhen, Jiangsu Province, Zhejiang Province, and marine insurance operation center in Shanghai.

AIG China provides comprehensive services and customized products to businesses and individual customers through one of the most extensive P&C network around the world. Solutions include helping Chinese companies “going-out”, risk engineering and outbound travel insurance services.

AIG China is committed to leverage its global resources, experiences and analytical insights to address customer needs and to achieve sustainable growth and development in Chinese market. AIG aims to become its clients’ most valued insurer.



China Key Facts & Figures



4.04%
of the Total Foreign
P&C Market Share

GPW of 2025:
**CNY
2.49 B**

Partners/
Brokers
400+

Employees:
~600

Data updated as of April 30, 2026

AIG in China

- ▶ The American International Group (AIG) can trace its roots back to 100+ years ago, when American Cornelius Vander Starr established a general insurance agency, American Asiatic Underwriters, headquartered in Shanghai, China.
- ▶ AIG markets its brand in China as Mei Ya. “Mei” means “American”, and “Ya” means “Asiatic”.
- ▶ AIG was the first foreign insurer in China to receive a license to operate in the market in 1992.
- ▶ In 2007, the former China Insurance Regulatory Commission (CRIC) approved conversion of all branches of AIU in China into a wholly owned subsidiary of AIG in China.
- ▶ AIG celebrated its centenary in 2019.



回老家

The Chinese characters for “Welcome Home” can also mean “We’re glad to be back.”

American International Group, Inc. (AIG) is pleased to announce that we have received a license to operate an insurance company in the People’s Republic of China. The first foreign insurer to do so in more than 40 years.

China is a special market for us, because AIG was founded in Shanghai in 1919, and we have long looked forward to doing business there. In many ways, the business practices and traditions that we developed in China many years ago will guide our organization today.

AIG, through our affiliate, American International Assurance Company, Ltd. (AIA), will soon be operating out of our new offices in the American International Tower in Shanghai. Helping the people and businesses of Shanghai, as well as foreign banks, insurers and individuals, with their life, property and casualty insurance needs. Just as we did from our offices at 17 The Bund on the Shanghai waterfront so many years ago.

AIG World leaders in insurance and financial services.

China Footprint

C.V. Starr founded American Asiatic Underwriters(AAU) in Shanghai



1919

Guangdong Branch inaugurated



1995

AIG China became a wholly owned subsidiary of AIG in China



2007

Jiangsu Branch unveiled



2012

Marine Center officially launched



Travel Guard® Guangzhou Service Center grand opening



2015

AIG celebrated the Centennial



2019

1992

Returned to China; Shanghai Branch established



1999

Shenzhen Branch opened



2009

Beijing Branch started operations



2013

Zhejiang Branch set up



2017

25th Anniversary of AIG's return to China and 10th Anniversary of the subsidiary in China



2022

AIG China Shanghai Office Relocation

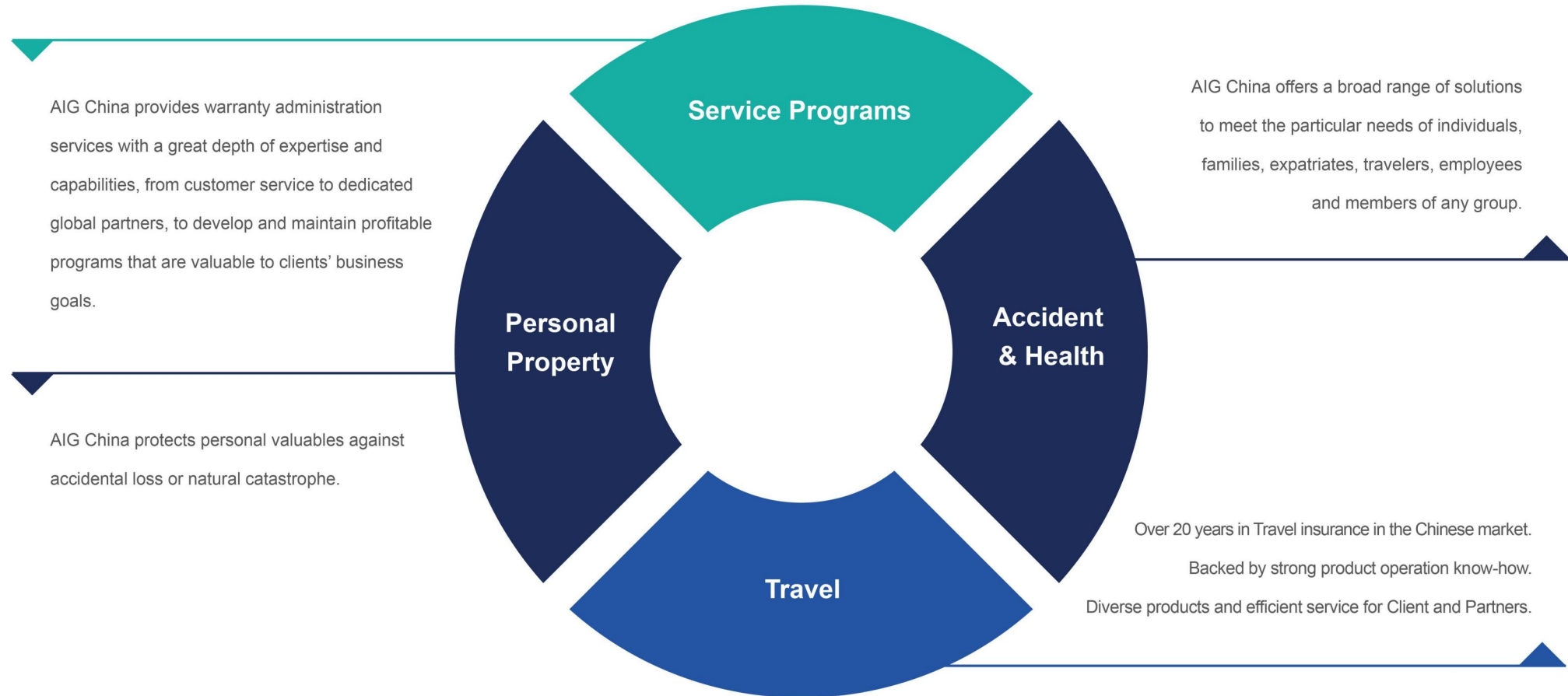


Consumer Insurance

AIG Consumer Insurance is a unique Franchise that brings together a broad portfolio of accident and health management, travel and service programs offered through a wide distribution network. AIG has long held a leading position in the market. With its strong capital position, customer-focused service, innovative product development capabilities and strong distribution relationships across multiple channels, AIG Consumer Insurance is well positioned to provide clients with the products they need delivered through the channels they prefer.



Consumer Insurance



Consumer Insurance

CONSUMER
INSURANCE



Accident Insurance

- **Individual Accident Insurance for Middle-Aged and Elderly**

This product offers accident coverage specifically designed for middle-aged and elderly individuals aged 50 to 80, and is renewable up to 85 years old. It innovatively includes coverage for accidental bone fracture brace costs, accidental bone fracture physical therapy costs, and financial losses due to telecom fraud targeting seniors, among other benefits tailored to the needs of this demographic.

- **Individual Accident Insurance for Children**

A premium accident insurance exclusively for children, covering ages from 30 days old to 17 years old. All plans cover accidental medical expenses incurred at special needs departments of public hospitals (Grade II and above). Plans 3-5 further extend this coverage to include accidental medical expenses incurred at private hospitals and clinics. This ensures children receive care in a better medical environment when accidents occur.



Group Insurance

- **Group Business Travel Insurance**

This plan provides comprehensive coverage for employees' domestic and international business trips, including over 40 optional benefits such as accidental injury, medical expenses, travel inconvenience, personal belongings, and special risks, meeting diverse corporate needs. With 24/7 international emergency assistance and crisis management services, it safeguards employees, enabling them to confidently handle unexpected risks, making it a reassuring choice for business travel.

- **Online Group Accident Insurance**

Designed for individuals aged 16-70, covering all occupation classes (1-6). Minimum enrollment is 3 individuals (for Class 1-3 occupations) or 5 individuals (including Class 4-6 occupations). Flexible coverage periods from 1 to 12 months are available. It delivers essential coverage for accidental death and dismemberment, medical reimbursement, and hospitalization allowances, with customizable options for self-paid medication and sudden death. The streamlined online policy endorsement process ensures convenience, effectively fortifying accident protection for groups.



Health Insurance

- **Individual middle-end Medical Insurance Series**

A middle-end medical insurance product for all age groups, positioned between high-end and million-dollar medical plans. It offers significant advantages in terms of integration with medical insurance policies, innovation in product liabilities, practicality of services, and smoothness of application processes.

- ✓ Medical network extends beyond public hospitals to include selected private hospitals in mainland China, with a key feature of 0 deductible.
- ✓ Relaxed underwriting standards, allowing standard coverage for some common pre-existing conditions.
- ✓ Covers medical expenses both within and outside social basic medical insurance, out-of-hospital drug and medical device costs, post-operative rehabilitation during hospitalization, and outpatient expenses during hospitalization.
- ✓ Covers various malignant tumor targeted therapies and advanced treatments.
- ✓ Provides one-stop value-added services before, during, and after medical consultations.

- **Maternity + Neonatal Insurance**

One policy, double protection, thoughtfully safeguarding expectant mothers and newborns.

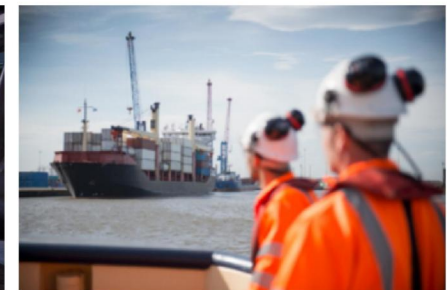
- ✓ **Natural Conception:** Covers general hospitalization medical expenses for newborns, including jaundice, premature birth, and pneumonia. It also covers 30 types of pregnancy complications and 30 types of congenital diseases in newborns, sharing a combined benefit limit of 2 million RMB.
- ✓ **Maternity Plus Product/ART extended Product:** Tailored for IVF mothers, offering exclusive and enhanced protection. It covers general hospitalization medical expenses for newborns, 30 types of pregnancy complications, and 30 types of newborns' congenital diseases, along with various allowances for comprehensive coverage.

- **Myhealth High-End Medical Insurance**

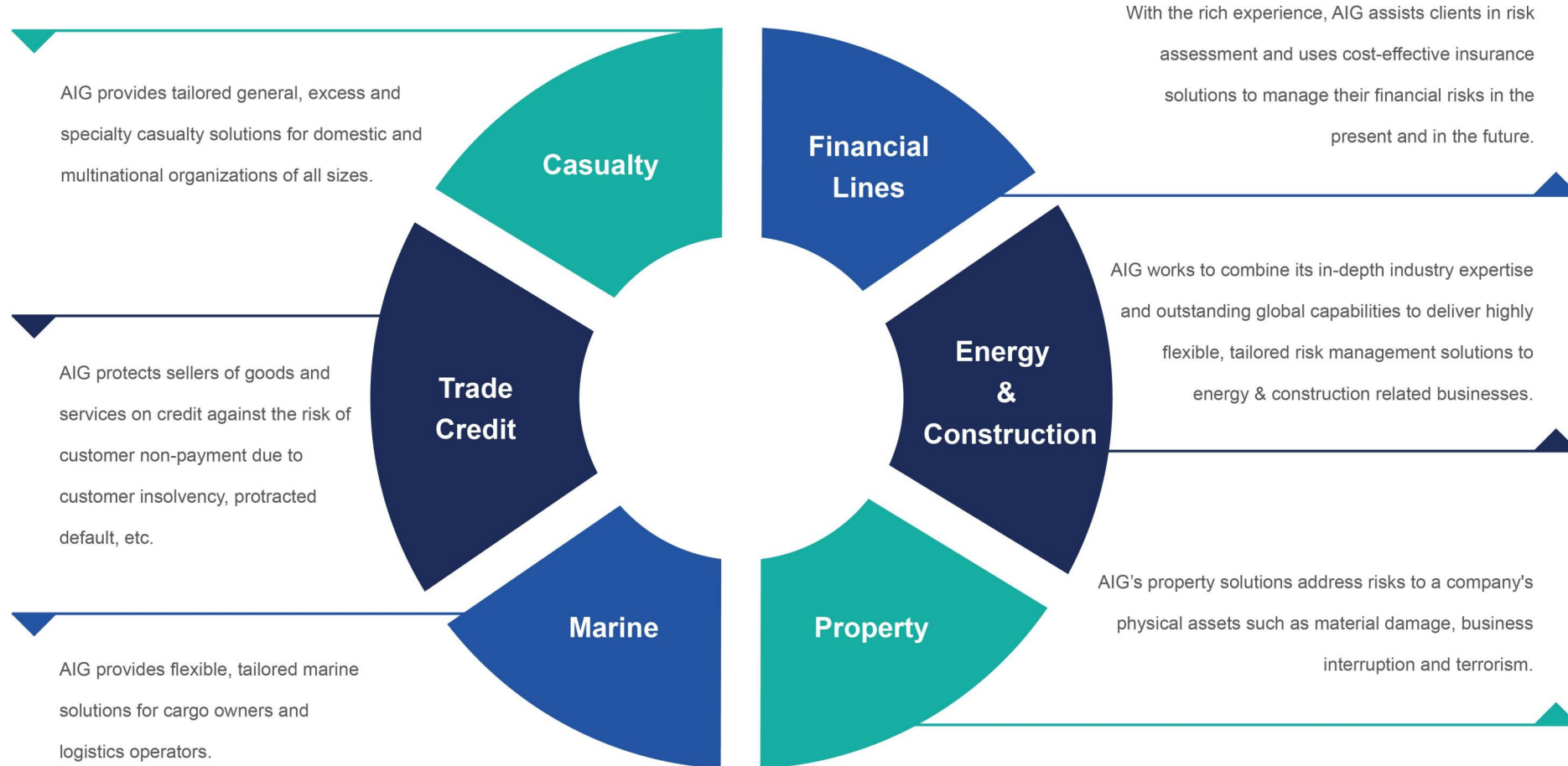
A high-end medical insurance product with a long history and consistently stable service. It offers flexible plan configurations and customizable coverage options. The product comprehensively covers outpatient, inpatient, maternity, dental, and optical benefits. With flexible payment methods, it provides a one-stop health insurance solution for individuals and corporations.

Commercial Insurance

AIG Commercial Insurance is a leading provider of insurance products and services for commercial and institutional customers to help manage risk. AIG Commercial Insurance offers a broad range of products to customers through a diversified, multichannel distribution network. Customers value Commercial Insurance's strong capital position, extensive risk management and claims experience, and its ability to be a market leader in critical lines of insurance business.



Commercial Insurance



Commercial Insurance



Liability Insurance

AIG China provides insurance solutions for various liability risks. Our offerings include Product Liability Insurance, Employers' Liability Insurance, Public Liability Insurance, Construction All Risks Liability Insurance, Commercial General Liability Insurance, and Environmental Impairment Liability Insurance.

- **Product Liability Insurance:** Covers the legal liability of an enterprise for bodily injury or property damage sustained by a third party using or operating a product due to defects in products manufactured, sold, or distributed by the enterprise.
- **Employers' Liability Insurance:** Covers the economic compensation liability that an insured employer is legally obligated to bear for bodily injury (including death) sustained by their employees due to work-related accidents during their employment, as specified in the policy.
- **Public Liability Insurance:** Covers the economic compensation liability that an insured is legally obligated to bear for third-party bodily injury or property damage resulting from an accident during the course of the insured's business operations.
- **Erection & Construction Project Liability Insurance:** Encompasses three independent coverage items: public liability, pollution liability, and product liability, providing comprehensive liability insurance services for domestic and overseas engineering projects for owners/contractors.
- **Commercial General Liability Insurance:** Covers five independent protection items: Product Liability - Completed Operations, Premises and Operations Liability, "Personal and Advertising Injury," Damage to Premises Rented by the Insured, and Medical Payments Coverage. Commercial General Liability Insurance not only meets the insurance requirements of most overseas importers but is also the mainstream policy format for liability insurance in Europe and America.
- **Environmental Impairment Liability Insurance:** Covers claims or legal proceedings arising from pollution conditions that occur after the earlier of the policy inception date or the retroactive date.

Construction/Erection All Risks Insurance

Construction/Erection All Risks Insurance covers material damage suffered by the insured's ongoing construction or erection projects due to covered risks, as well as the insured's liability to third parties. Construction All Risks Insurance covers a range of projects including building construction, civil engineering, and public facilities (such as highways, railways, bridges, airports, etc.). Erection All Risks Insurance is specifically designed for industrial sectors requiring the installation of large machinery or equipment, such as power plants, oil, natural gas, petrochemical, semiconductor, food and beverage, textile, and metal manufacturing industries.

Property Insurance

Property insurance provides coverage for economic losses suffered by a company's tangible assets due to covered risks (such as fire, flood, theft, etc.). It also covers loss of profit and other related economic losses resulting from business interruption caused by covered risks.

Cargo Transportation and Liability Insurance

Cargo transportation insurance covers loss and/or damage to goods sustained during transit between specified ports/locations due to covered risks. Cargo transportation insurance contracts can be customized to meet client needs, such as transport between designated locations or incorporating regional transport into a global cargo transportation insurance program. Coverage can be provided on an "All Risks" or "Named Perils" basis, depending on the client's choice.

Commercial Insurance



Credit Insurance

With economic development, "credit sales" are becoming increasingly common in trade terms. However, buyers' financial conditions and other factors can change at any time, potentially turning accounts receivable into bad or uncollectible debts. Therefore, purchasing credit insurance can protect against the impact of bad debts:

- **Risk Transfer:** Financial risks are locked in through insurance, transferring potentially huge property losses with relatively low premiums.
- **Enhanced Financing Capability:** A good underwriting institution can increase its clients' bank credit lines, allowing for more flexible management and turnover of accounts receivable.
- **Understanding New Buyers, Enhancing Competitiveness:** Insured credit sales make enterprises more competitive when vying for orders.
- **Value-Added Service of Debt Collection:** Provides commercial debt collection services, dealing with malicious defaults and maximizing the recovery of outstanding debts from buyers facing bankruptcy.

Global Travel Risk Solution

AIG China's Global Travel Risk Solution provides comprehensive coverage for insured employees, including accident, medical, travel inconvenience, financial, and liability protection. It covers personal risks from natural disasters, terrorist attacks, and hijacking, and offers AIG Travel Protect's 24-hour global travel assistance services.

Financial Lines

We provide insurance solutions for various financial risks and professional liability risks. Our products include D&O Insurance, Professional Liability insurance, Cyber Insurance, Kidnap & Ransom Insurance, Crime Insurance, and W&I Insurance for merger and acquisition transactions;

- **D&O Insurance:** covers the information disclosure risks and management liabilities of directors, supervisors and senior management of domestic and overseas listed companies and privately-owned companies;
- **Professional Liability Insurance:** covers the liability and losses caused by errors and negligence of various professionals including lawyers, accountants, investment bankers, architects, computer technicians, etc. in their professional services;
- **Cyber Insurance:** covers the financial losses due to emergency response, data leakage and business interruption, etc. caused by cyber incidents;
- **Kidnap & Ransom Insurance:** covers the expenses and financial losses incurred due to security incidents including kidnap, extortion, detention and hijack to protect employees working in high-risk countries or territories;
- **Crime Insurance:** covers financial losses of the company due to fraud committed by the company's employees alone or with outsiders to obtain personal financial gains.

2025 Awards Highlights

Award Organization	Award
Shenzhen Special Zone Daily	Annual Cross-Border Financial Excellence Award (AIG China Shenzhen Branch)
Information Times	Annual Bay Area Outstanding Contribution Insurance Company (AIG China Guangdong Branch)
Information Times	Annual Excellent Enterprise Burden-Reducing Insurance Product (AIG China Group Business Travel Insurance)
Shenzhen Association of Enterprises with Foreign Investment	National (Shenzhen) Excellent Enterprises with Foreign Investment (AIG China Shenzhen Branch)
Shenzhen Association of Enterprises with Foreign Investment	National (Shenzhen) Enterprises with Excellent Tax-Payment and Turnover (AIG China Shenzhen Branch)
Shanghai Securities News	Annual Protection-Oriented Product Award (AIG China Online Group Accident Insurance)
Money Weekly	Excellent Medical Insurance Product of the Year (AIG China Maternity + Neonatal Insurance)
Money Weekly	Excellent Personal Accident Insurance Product of the Year (AIG China Individual Accident Insurance for Middle-Aged and Elderly)
Guangdong Association of Enterprises with Foreign Investment	"30 Years of Deep Cultivation in Guangdong" Foreign-Invested Enterprise (AIG China Guangdong Branch)
JRJ.com	Excellent Customer Experience Award (AIG China Group Business Travel Insurance)
JRJ.com	High-Quality Financial Product Award (AIG China MyHEALTH High-End Medical Insurance)



Data updated as of April 30, 2026

Corporate Social Responsibility



1 AIG devotes to improving international cooperation and serving the Belt and Road Initiative



2 AIG calls for environmental protection and Net Zero Future



3 AIG provides support for schools serving the children of migrant workers and for elementary education institutions in poverty-stricken areas



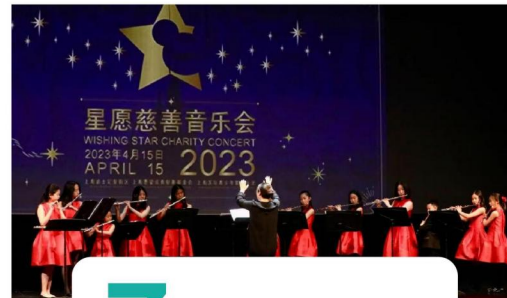
4 Public welfare for the disabled: letting love and hope flourish



5 AIG cultivates the Hope School in Wuyuan



6 Caring for the elderly: building a warm home for seniors



7 AIG sponsors Make-A-Wish Shanghai since 2017



8 Initiate charitable activities of book donation to enhance the teaching environment, thereby facilitating the growth and development of children



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