UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 18, 2018

AMERICAN INTERNATIONAL GROUP, INC.

(Exact name of registrant as specified in its charter)

Delaware

1-8787

13-2592361

(State or other jurisdiction of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

175 Water Street New York, New York 10038 (Address of principal executive offices)

Registrant's telephone number, including area code: (212) 770-7000

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

□ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

□ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

□ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

□ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company \Box

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Section 2 — Financial Information

Item 2.02. Results of Operations and Financial Condition.

On October 18, 2018, American International Group, Inc. issued a press release announcing its preliminary estimates of third quarter 2018 net catastrophe losses, as well as fourth quarter 2018 net catastrophe losses relating to Hurricane Michael. A copy of the press release is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated by reference herein.

The information in Item 2.02 of this Current Report on Form 8-K, including the exhibit hereto, shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section. Furthermore, the information in Item 2.02 of this Current Report on Form 8-K, including the exhibit hereto, shall not be deemed incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act.

Section 9 — Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits.

- (d) Exhibits.
- <u>99.1</u> <u>Press release of American International Group, Inc. dated October 18, 2018</u>

EXHIBIT INDEX

Exhibit <u>No.</u>	Description
<u>99.1</u>	Press release of American International Group, Inc. dated October 18, 2018

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

AMERICAN INTERNATIONAL GROUP, INC.

(Registrant)

Date: October 18, 2018

By: /s/ James J. Killerlane III

Name: James J. Killerlane III Title: Associate General Counsel and Assistant Secretary



Press Release AIG 175 Water Street New York, NY 10038 Contacts: Liz Werner (Investors): 212-770-7074; <u>elizabeth.werner@aig.com</u> Fernando Melon (Investors): 212-770-4630; <u>fernando.melon@aig.com</u> Daniel O'Donnell (Media): 212-770-3141; <u>daniel.odonnell@aig.com</u> Claire Talcott (Media): 212-458-6343; <u>claire.talcott@aig.com</u>

AIG Preannounces Global Catastrophe Losses

NEW YORK, October 18, 2018 - American International Group, Inc. (NYSE:AIG) today announced it expects to report third quarter 2018 pre-tax catastrophe losses, net of reinsurance, of approximately \$1.5 to \$1.7 billion. These losses are largely associated with multiple events in Japan, including Typhoons Jebi and Trami, as well as Hurricane Florence and revisions to our loss estimates on the California mudslides. As a result, AIG expects pre-tax catastrophe losses, net of reinsurance, resulting from multiple events in Japan and Asia to be approximately \$900 million to \$1 billion and pre-tax catastrophe losses, net of reinsurance, resulting from events in North America to be approximately \$600 to \$700 million, respectively. In addition, initial pre-tax loss estimates for Hurricane Michael, net of reinsurance, are approximately \$300 to \$500 million, which will be included in fourth quarter 2018 operating results. Catastrophe loss estimates include expected losses for Validus Holdings, Ltd. and its affiliates. AIG estimates that it has exhausted approximately \$700 million of the \$750 million retention under its North America aggregate catastrophe reinsurance program following the California mudslides, Hurricane Florence and assuming the high end of the loss estimate range for Hurricane Michael. For further details on the North American catastrophe reinsurance program, see Item 7. MD&A — Enterprise Risk Management — Insurance Risks in AIG's Annual Report on Form 10-K for the year ended December 31, 2017.

Brian Duperreault, President and Chief Executive Officer said, "Our thoughts are with those who have been affected by the recent extreme events. Across AIG we are committed to supporting our customers, wherever they are around the world, by acting quickly to help them recover and rebuild. We are pleased that our efforts to restructure our North American reinsurance portfolio are yielding the desired result to mitigate our exposure to catastrophe losses. We continue to look for ways to further evolve our global protection measures while remaining diligently focused on executing against our plan to position AIG for long-term sustainable, profitable growth."

These preliminary estimates involve the exercise of considerable judgment. Due to the complexity of factors contributing to the losses, there can be no assurance that AIG's ultimate losses associated with these events will not differ from these estimates, perhaps materially.

AIG will host a conference call on Thursday, November 1, 2018, at 8:00 a.m. ET to review its third-quarter financial results. The call is open to the public and can be accessed via a live, listen-only webcast available in the Investor Relations section of https://www.aig.com. A replay will be available after the call at the same location.



Certain statements in this press release constitute forward-looking statements. These statements are not historical facts but instead represent only AIG's belief regarding future events, many of which, by their nature, are inherently uncertain and outside AIG's control. It is possible that actual results will differ, possibly materially, from the anticipated results contemplated by these statements. Factors that could cause actual results to differ, possibly materially, from those in the forward-looking statements are discussed throughout AIG's periodic filings with the Securities and Exchange Commission pursuant to the Securities Exchange Act of 1934.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 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 and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | 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 coverage is subject to 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.