
**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): March 10, 2015

AMERICAN INTERNATIONAL GROUP, INC.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

1-8787
(Commission
File Number)

13-2592361
(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

(Former name or former address, if changed since last report.)

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 13e4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Section 7 — Regulation FD

Item 7.01. Regulation FD Disclosure.

American International Group, Inc. (the “Company”) is furnishing the Investor Presentation, dated March 10, 2015, attached as Exhibit 99.1 to this Current Report on Form 8-K (the “Investor Presentation”), which the Company may use from time to time in presentations to investors and other stakeholders. The Investor Presentation will also be available on the Company’s website at www.aig.com.

Section 9 — Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 Investor Presentation dated March 10, 2015 (furnished and not filed for purposes of Item 7.01).

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: March 10, 2015

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

EXHIBIT INDEX

Exhibit No.	Description
99.1	Investor Presentation dated March 10, 2015 (furnished and not filed for purposes of Item 7.01).



American International Group, Inc.

Investor Presentation
Fourth Quarter 2014

March 10, 2015

Cautionary Statement Regarding Forward Looking Information



This document and the remarks made within this presentation may include, and officers and representatives of American International Group, Inc. (AIG) may from time to time make, projections, goals, assumptions and statements that may constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These projections, goals, assumptions and 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. These projections, goals, assumptions and statements include statements preceded by, followed by or including words such as “believe,” “anticipate,” “expect,” “intend,” “plan,” “view,” “target” or “estimate”. It is possible that AIG’s actual results and financial condition will differ, possibly materially, from the results and financial condition indicated in these projections, goals, assumptions and statements. Factors that could cause AIG’s actual results to differ, possibly materially, from those in the specific projections, goals, assumptions and statements include: changes in market conditions; the occurrence of catastrophic events, both natural and man-made; significant legal proceedings; the timing and applicable requirements of any new regulatory framework to which AIG is subject as a nonbank systemically important financial institution and as a global systemically important insurer; concentrations in AIG’s investment portfolios; actions by credit rating agencies; judgments concerning casualty insurance underwriting and insurance liabilities; judgments concerning the recognition of deferred tax assets; and such other factors discussed in Part I, Item 2. Management’s Discussion and Analysis of Financial Condition and Results of Operations (MD&A) in AIG’s Quarterly Report on Form 10-Q for the quarterly periods ended September 30, 2014, June 30, 2014 and March 31, 2014 and in Part I, Item 1A. Risk Factors and Part II, Item 7. MD&A in AIG’s Annual Report on Form 10-K for the year ended December 31, 2014.

AIG is not under any obligation (and expressly disclaims any obligation) to update or alter any projections, goals, assumptions or other statements, whether written or oral, that may be made from time to time, whether as a result of new information, future events or otherwise. This document and the remarks made orally may also contain certain non-GAAP financial measures. The reconciliation of such measures to the most comparable GAAP measures in accordance with Regulation G is included in the Fourth Quarter 2014 Financial Supplement available in the Investor Information section of AIG’s corporate website, www.aig.com, as well as in this presentation.

Note: Information included in the presentation is as of December 31, 2014, unless otherwise indicated.



AIG Today

Balancing Growth, Profitability and Risk to Increase Long-term Intrinsic Value

Global Insurance Franchise

- Expansive global footprint with operations in over 100 countries and jurisdictions
- Diversification across products and geographies
- Customer focus

Value Based Metrics

- Risk Adjusted Profitability and Value of New Business
- Information driven underwriting approach
- Debt retirements deliver incremental economic value

Balance Sheet Strength

- Business mix shift to less capital intensive lines
- Optimizing economic return on non-core assets
- Managing capital for sustained strength and stability





Financial Objectives

To Deliver Sustainable ROE At or Above Our Cost of Capital

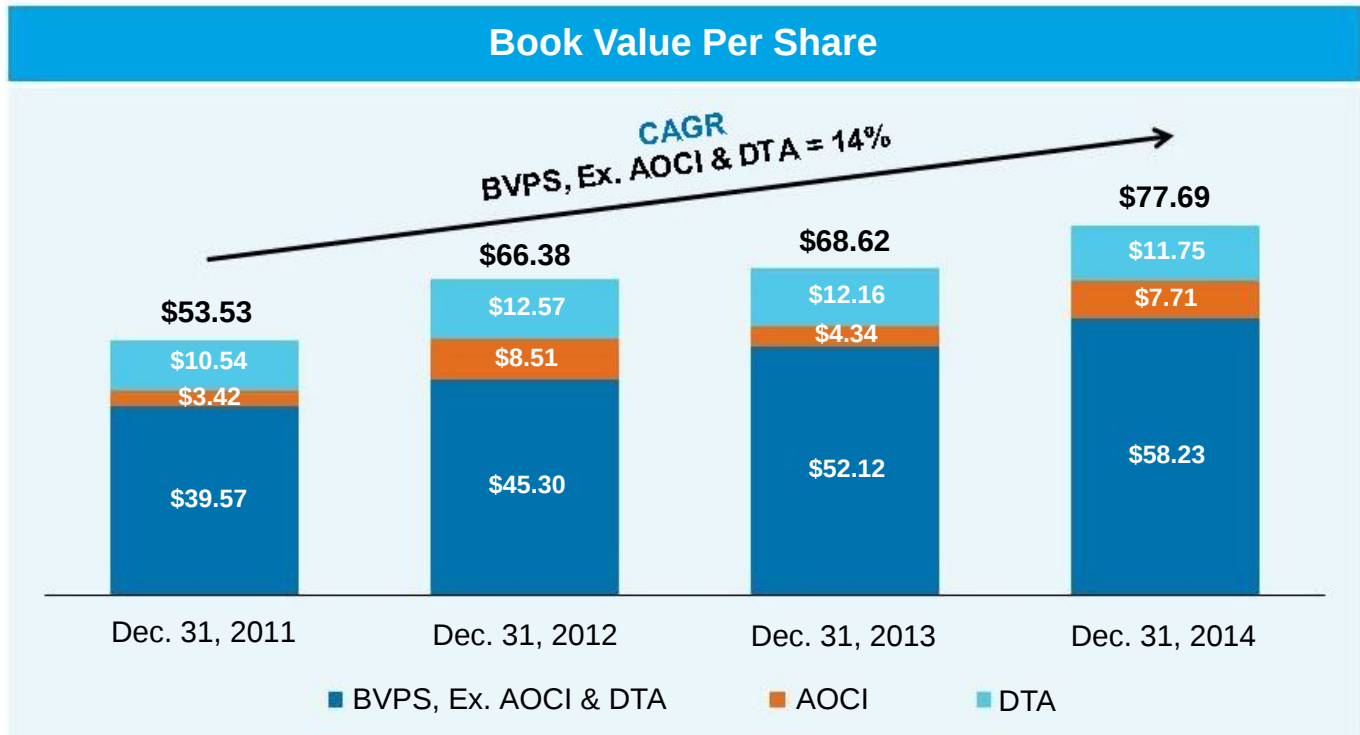
Key Metric	Annual Targets Through 2017	Outlook and Key Levers for Improvement
ROE, ex. AOCI and DTA	~50+ bps increase	<ul style="list-style-type: none">▪ Baseline of 7.4% ROE, normalized for CATs and alternative returns▪ Expense efficiencies and capital return are key levers for improvement▪ 10+% ROE remains the long term objective
Expense Management	3–5% reduction in net expense*	<ul style="list-style-type: none">▪ Simplification of processes and organizational structure▪ Execution and discipline on strategic projects▪ New initiatives to be funded from GOE savings
Book Value Per Share, ex. AOCI and DTA	10+% growth	<ul style="list-style-type: none">▪ Balanced capital deployment<ul style="list-style-type: none">– Announced \$2.5 billion share repurchase authorization in February 2015▪ Non-core assets contribute to capital flexibility over time▪ Disciplined risk appetite for new business and acquisitions



* General operating expenses, operating basis (see non-GAAP measures in appendix).

Book Value Per Share Growth

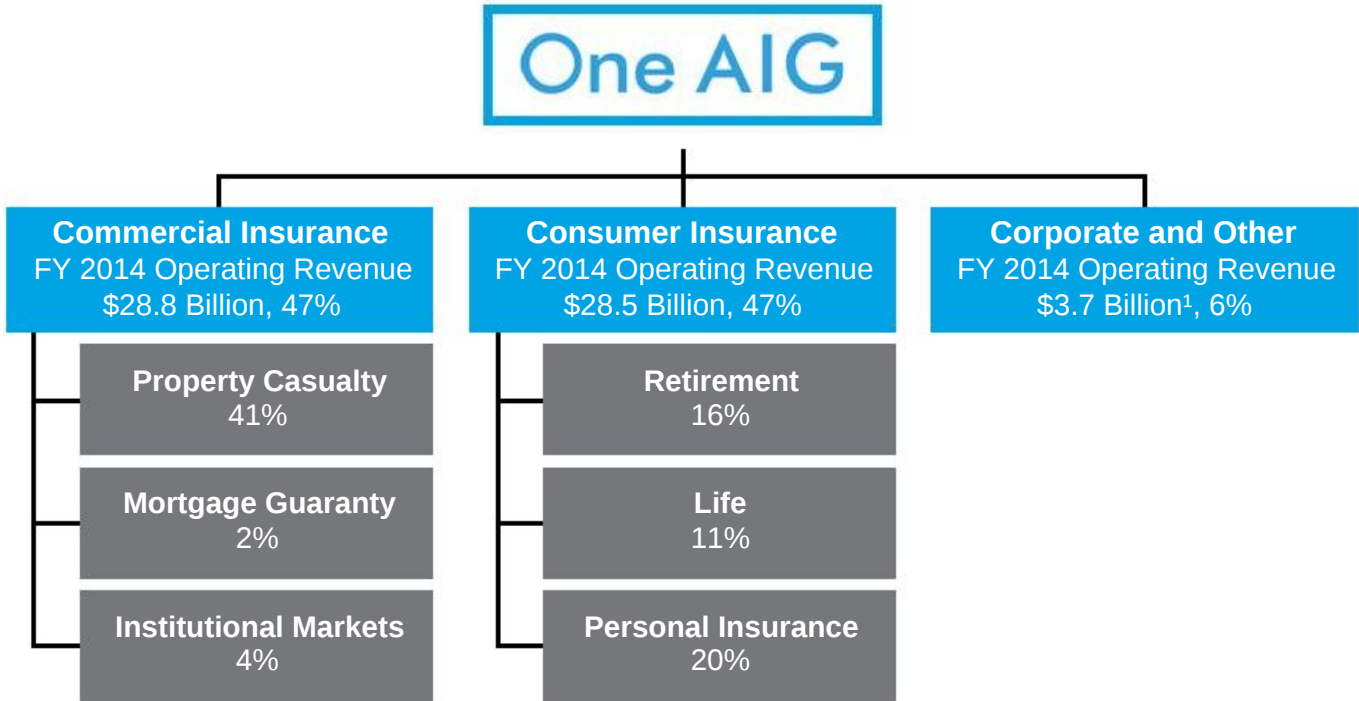
Consistent Value Creation for Shareholders





AIG – A Diverse Customer-Focused Operating Platform

Total Operating Revenue of \$61.0 Billion for FY 2014



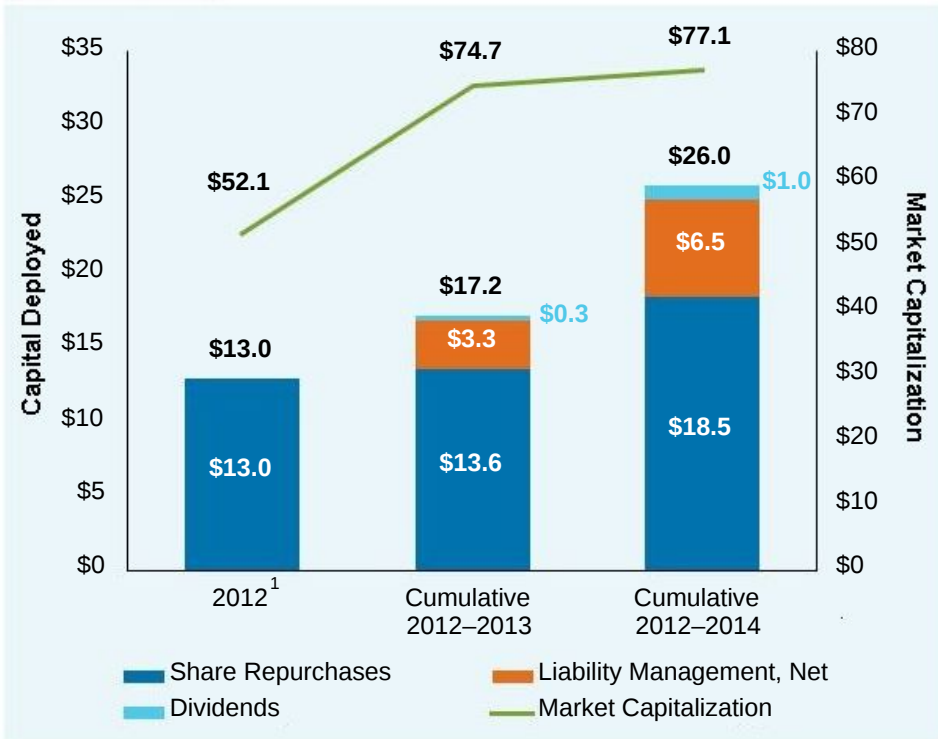
Note: Percentages computed based on total AIG operating revenues.

1) Includes consolidation, eliminations and other adjustments.



AIG – Returning Capital to Stakeholders

(\$ in Billions)



- Legacy debt reductions decreased net annual interest expense by over \$500 million since 2012
- \$2.5 billion share repurchase authorized in February 2015
- \$6–\$7 billion in potential share repurchases and shareholder dividends for 2015, ex. potential monetization of non-core assets
- Stable cash flows from operating companies

Market capitalization data from Bloomberg as of year ended December 31.
Note: Liability management amounts exclude activities related to the Direct Investment book.
1) Represents shares purchased from the Department of Treasury.



AIG Consolidated Balance Sheet Selected Highlights



(\$ in Millions, Except per Share Amounts)	Dec. 31, 2012	Dec. 31, 2013	Dec. 31, 2014
Cash and investments	\$376,975	\$358,669	\$357,524
Total assets	548,633	541,329	515,581
Net property casualty reserves	68,782	64,316	61,612
Financial and hybrid debt	25,466	21,199	19,106
AIG shareholders' equity	98,002	100,470	106,898
Total capital	\$124,135	\$122,280	\$126,378
Total assets to shareholders' equity	5.6x	5.4x	4.8x
Debt to Total capital ratio⁽¹⁾	20.5%	17.3%	15.1%
Per Share Data:			
Book value per common share	\$66.38	\$68.62	\$77.69
Book value per common share – ex. AOCI	\$57.87	\$64.28	\$69.98
Book value per common share – ex. AOCI and DTA	\$45.30	\$52.12	\$58.23



Note: Refer to Appendix included herein for Non-GAAP reconciliations.

1) Ratio of financial and hybrid debt to total capital.

AIG Consolidated Operating Financial Highlights

(\$ in Millions, Except per Share Amounts)	Full Year 2012	Full Year 2013	Full Year 2014
Operating revenues	\$65,379	\$61,524	\$61,001
Pre-tax operating income:			
<i>Commercial Insurance:</i>			
Property Casualty	1,681	4,095	4,248
Mortgage Guaranty	9	205	592
Institutional Markets	525	680	670
Total Commercial Insurance	2,215	4,980	5,510
<i>Consumer Insurance:</i>			
Retirement	2,801	3,490	3,495
Life	736	806	580
Personal Insurance	199	268	399
Total Consumer Insurance	3,736	4,564	4,474
Total Insurance Operations	5,951	9,544	9,984
<i>Corporate and Other¹</i>	3,987	(154)	(410)
Total Pre-tax operating income	\$9,938	\$9,390	\$9,574
After-tax operating income attributable to AIG	\$6,542	\$6,650	\$6,630
After-tax operating income attributable to AIG per common share	\$3.88	\$4.49	\$4.58
ROE – After-tax operating income – ex. AOCI	7.1%	7.4%	6.9%
ROE – After-tax operating income – ex. AOCI & DTA	9.0%	9.3%	8.4%



Note: Refer to Appendix included herein for Non-GAAP reconciliations.

1) Includes consolidation, eliminations and other adjustments.



Commercial Insurance



Commercial Insurance – Strategy



Strategic Levers to Drive Shareholder Value Creation



Customer	Strategic Growth	Underwriting Excellence	Claims Excellence	Operational Effectiveness	Capital Efficiency	Investment Strategy
Strive to be our customers' most valued insurer by offering innovative products, superior service and access to an extensive global network	Grow our higher-value businesses while investing in transformative opportunities	Improve our business portfolio through better pricing and risk selection by using enhanced data, analytics and the application of science to deliver superior risk-adjusted returns	Improve claims processes, analytics and tools to deliver superior customer service and decrease our loss ratio	Continue initiatives to modernize our technology and infrastructure; implement best practices to improve speed and quality of service	Increase capital fungibility and diversification, streamline our legal entity structure, optimize reinsurance and improve tax efficiency	Increase asset diversification and take advantage of yield-enhancement opportunities to meet our capital, liquidity, risk and return objectives



Commercial Insurance – Diversified Product Suite

Property Casualty



Casualty

- General Liability
- Commercial Automobile Liability
- Workers' Compensation
- Excess Casualty
- Crisis Management
- Risk Management
- Other Customized Structured Programs for Large Corporate and Multinational Customers



Specialty Lines

- Aerospace
- Environmental
- Political Risk
- Trade Credit
- Marine
- Surety



Property

- Global Property covers exposures to man-made and natural disasters, includes business interruption
- Industrial, Energy and Commercial Property
- Multinational Property



Financial Lines

- D&O, E&O
- Cyber Security
- Fidelity
- Employment Practices
- Fiduciary Liability
- Kidnap and Ransom

Mortgage Guaranty



- Protects mortgage investors against the risk of borrower default related to high loan to value mortgages

Institutional Markets



- Stable Wrap Products
- Structured Settlement and Terminal Funding Annuities
- High Net Worth Products
- Corporate- and Bank-owned Life Insurance
- GICs



Commercial Insurance – Leading Businesses



Leading Market Positions

- AIG is ranked among the top 10 most preferred commercial insurance carriers.¹
- AIG is the #1 commercial insurer in the U.S. and has an established and growing position in Latin America.²
- AIG is a recognized leader in the Construction/Builders, Cyber, Directors and Officers, Employment Practices, Environmental, Errors and Omissions, Excess and Surplus, General Liability, Marine – Ocean, Medical Malpractice, Terrorism, Umbrella/Excess Liability, and Workers' Compensation markets.¹
- AIG is ranked as the #1 insurer of Terrorism, Medical Malpractice, Excess and Surplus, Environmental, Errors and Omissions¹ and Mortgage Guaranty insurance³; and the #2 provider of Umbrella/Excess Liability and Cyber insurance.¹
- AIG is recognized as being in the top 25% of insurers for handling of producers' global insurance needs.¹
- AIG is the #1 carrier in the Directors and Officers, Employment Practices Liability Insurance, Umbrella/Excess Liability markets and is the #2 carrier in the Property market based on policy counts.⁴
- AIG is the #1 carrier in the Fiduciary Liability market based on premiums.⁴
- AIG is the largest nonlife insurer in the world by market capitalization.⁵
- AIG was ranked as the 2nd largest group in the U.S. surplus lines market in 2013, and Lexington Insurance Company was the largest surplus lines insurance carrier in the U.S.⁶

- 1) According to the 2014 Flaspöhler Survey, which is based on opinions of over 500 producers on 37 commercial insurance carriers.
- 2) As measured by full year 2014 net premiums written. Refer to AIG 2014 10-K for further information.
- 3) According to Inside Mortgage Finance as measured by new insurance written as of December 31, 2014.
- 4) According to the 2014 RIMS Benchmark Survey.
- 5) According to Bloomberg as of March 5, 2015.
- 6) According to AM Best in the 2013 Best's Review Surplus Lines Report.





Commercial Insurance – Leading Businesses

Commercial Insurance Operations Continue to Be Recognized for Excellence Globally

- **Business Insurance**
2015 Innovation Award – Unmanned Aircraft Insurance
- **UK Captive Review**
2015 Innovation in Fronting Award
- **UK CIR Magazine**
2014 Commercial Insurer and Specialist Provider of the Year Awards
- **MENA Insurance Review**
2014 Financial Insurer of the Year
- **Insurance Times UK**
2014 Insurer Claims Initiative of the Year Commercial Lines
- **Global Finance Magazine**
2013 Best in Insurance Awards
2013 Best Environmental Liability Insurer
- **2014 Advisen Management Liability Awards**
Innovation of the Year: Halliburton Event Study Endorsement
 - Best Claim Handler
 - Best Management Liability Insurer
- **British Insurance Award**
2013 Underwriter of the Year
- **UK Insurance Claims Award**
2013 Innovation of the Year
- **Australia and New Zealand Institute of Insurance & Finance (ANZIIF)**
2013 Innovation of the Year – CyberEdge
- **Risk & Försäkring**
2013 Insurance Company of the Year
- **National Underwriter**
2013 #1 Ranking Ocean Marine Insurer
- **Trade Finance Magazine**
2013 Best Private Insurer (6-time winner since 1999)
2013 Best Trade Insurer in Asia (2-time winner since 2007)
- **GTR Magazine**
2013 Best Trade Credit Insurance Underwriter (for 6th Consecutive Year)
- **PropertyCasualty360**
2013 Best Overall Commercial Insurance Provider

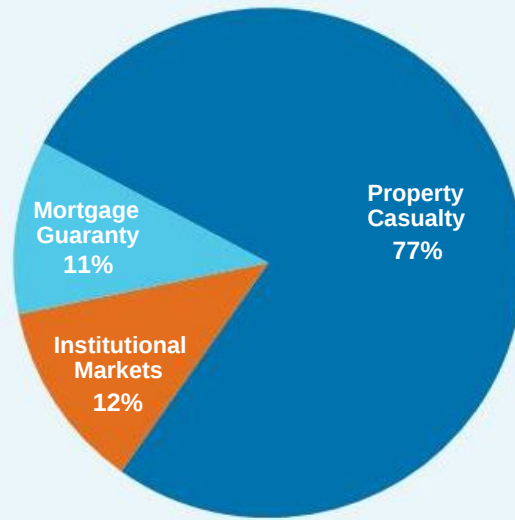
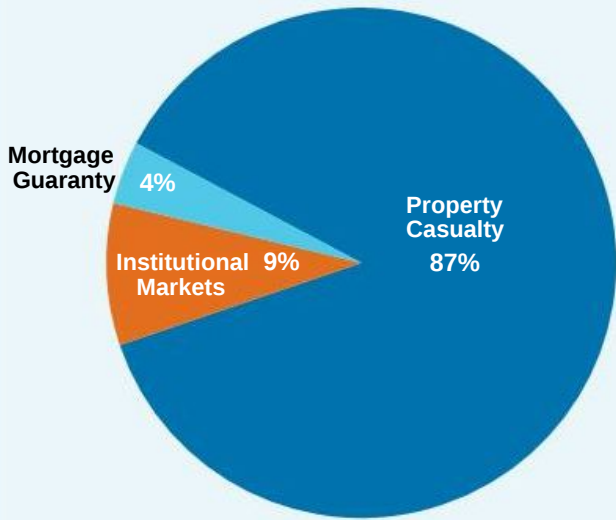


Commercial Insurance – Overview



**Total Operating Revenue
Full Year 2014 – \$28.8 Billion**

**Total Pre-tax Operating Income
Full Year 2014 – \$5.5 Billion**

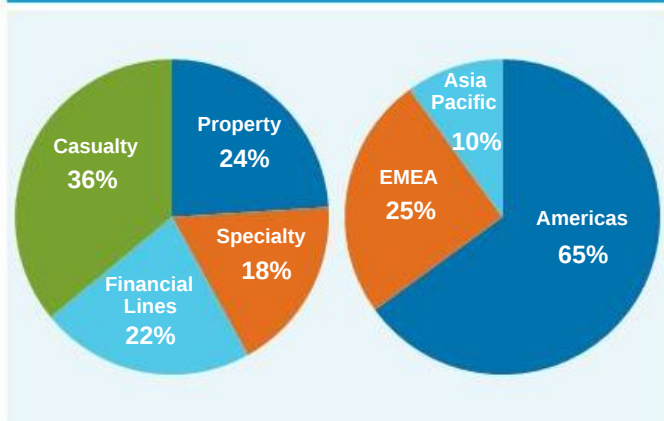


Commercial Insurance – Property Casualty Financial Highlights

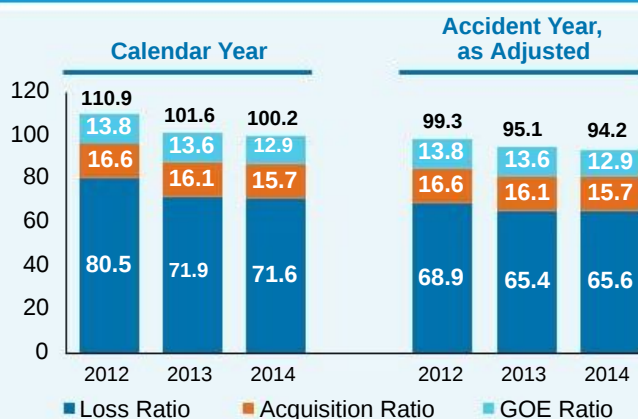
Continued Improvement in Accident Year Combined Ratios, As Adjusted

(\$ in Millions)	Full Year 2012	Full Year 2013	Full Year 2014
Net premiums written	\$20,348	\$20,880	\$21,020
Net premiums earned	20,848	20,677	20,885
Underwriting loss	(2,270)	(336)	(50)
Net investment income	3,951	4,431	4,298
Pre-tax operating income	\$1,681	\$4,095	\$4,248

Net Premiums Written FY 2014 – \$21.0 Billion



Combined Ratios

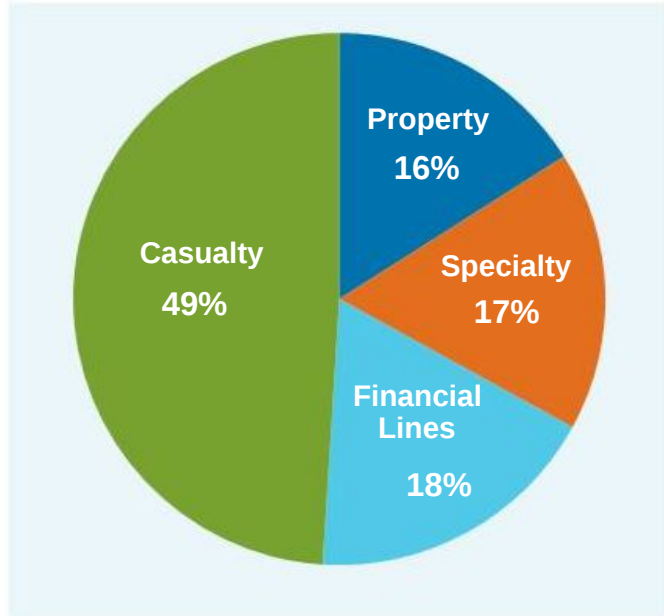


Commercial Insurance – Property Casualty Product Mix Shift

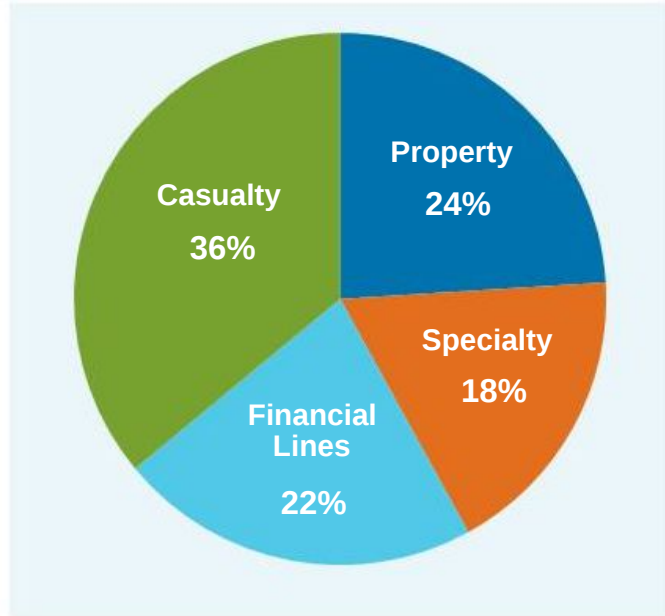
Meaningful Remediation of Casualty Lines and Growth in Property



Property Casualty
Full Year 2010 NPW – \$20.2 Billion



Property Casualty
Full Year 2014 NPW – \$21.0 Billion



Commercial Insurance – Mortgage Guaranty Financial Highlights



(\$ in Millions)	Full Year 2012	Full Year 2013	Full Year 2014
Net premiums written	\$858	\$1,048	\$1,024
Underwriting income (loss)	(137)	73	454
Net investment income	146	132	138
Pre-tax operating income	\$9	\$205	\$592
Combined ratio	119.2	90.9	49.8

- Strong growth in operating earnings reflects lower delinquency rates, higher cure rates, new business growth and higher persistency.
- Volume and quality of new business remain strong despite competitive pressures.
 - Average FICO of new insurance written in Full Year 2014 was 750.
 - Average loan-to-value of new insurance written in Full Year 2014 was 92%.
- Mortgage Guaranty's primary insurance subsidiary, United Guaranty Residential Insurance Company, maintains an S&P rating of A and Moody's rating of Baa1 with stable outlooks.¹

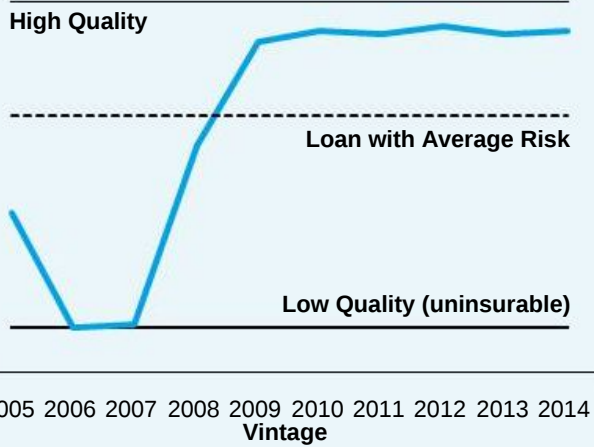


1) As of the date of this presentation.

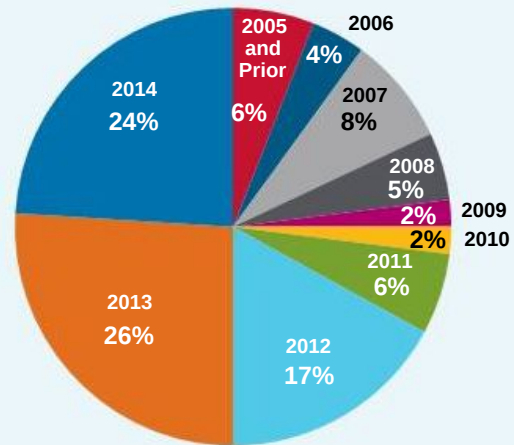
Commercial Insurance – Mortgage Guaranty Credit Quality of Loans



Mortgage Guaranty Risk Quality Index*



Primary Risk-in-force (RIF) – \$42.1 Billion



- Mortgage Guaranty's Risk Quality Index (RQI) is a proprietary model that uses over a dozen variables to estimate the potential for a mortgage to default.
- RQI is the key driver in Mortgage Guaranty's risk-based pricing plan, Performance Premium.
- Primary delinquency rate has returned to pre-crisis level due to a combination of strong growth of new business and proactive management of delinquent book.



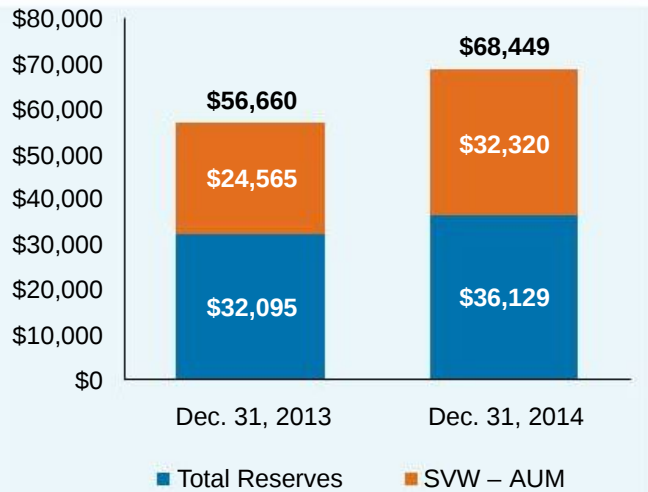
* Internal data.

Commercial Insurance – Institutional Markets Financial Highlights

(\$ in Millions)

	Full Year 2012	Full Year 2013	Full Year 2014
Premiums and deposits	\$774	\$991	\$3,797
Premiums	458	610	432
Policy fees	102	113	187
Net investment income	2,066	2,090	1,957
Total operating revenues	2,626	2,813	2,576
Benefits and expenses	2,101	2,133	1,906
Pre-tax operating income	\$525	\$680	\$670

Reserves & Stable Value Wraps Assets Under Management



- Stable profitability in 2014 as fee income was offset by lower net investment income.
- Reserves and assets under management growth driven by strong development of the stable value wrap business.





Consumer Insurance



Consumer Insurance – Strategy



Distinguish Ourselves in the Markets and Products We Choose. Be the Provider of Choice Among Our Target Segments and Channels.



Customer	Information-Driven Strategy	Focused Growth	Operational Effectiveness	Profitability and Capital Management	Investment Strategy
<p>Strive to be our customers' most valued insurer. Through our unique franchise, which brings together a broad portfolio of retirement, life insurance and personal insurance products offered through multiple distribution networks, Consumer Insurance aims to provide customers with the products they need, delivered through the channels they prefer.</p>	<p>Utilize customer insight, analytics and the application of science to optimize customer acquisition, product profitability, product mix, channel performance and risk management capabilities.</p>	<p>Invest in areas where Consumer Insurance can grow profitably and sustainably. Target growth in select markets according to market size, growth potential, market maturity and customer demographics.</p>	<p>Simplify processes, enhance operating environments, and leverage the best platforms and tools for multiple operating segments to increase competitiveness, improve service and product capabilities and facilitate delivery of our target customer experience.</p>	<p>Deliver solid earnings through disciplined pricing, sustainable underwriting improvements and diversification of risk, and increase capital efficiency within insurance entities to enhance return on equity.</p>	<p>Maintain a diversified, high quality portfolio of fixed maturity securities that largely matches the duration characteristics of related insurance liabilities, and pursue yield-enhancement opportunities that meet liquidity, risk and return objectives.</p>



Consumer Insurance – Market Maturity Model

Focused Growth

Early Stage Market  Advanced Stage Market





Consumer Insurance – Leading Market Positions

U.S. Life and Retirement Businesses ¹

Rank		Metric
3Q14	3Q13	
2	2	Total Annuity Sales
1	1	Fixed-Rate Deferred Annuity Sales
3	5	Variable Annuity Sales
7	10	Total Life Issued
8	8	Term Life Sales
12	9	Universal Life Sales
2	2	Total K-12 Assets
3	3	Total 403(b) Assets

Personal Insurance

U.S.

- Private Client Group
 - 40% of the Forbes 400 Richest Americans
 - 48% of the American Listed on the ARTnews Top 200 Collectors

Japan

- 2nd in Personal Accident with 20% market share²
- 4th in Personal Property with 13% market share³



1) As of 3Q14 Year-to-Date. Based on LIMRA rankings for respective periods.

2) Source – Non-Life Insurance Statistics, AIG internal analysis (includes Medical products sold by Non-Life Insurance Companies)

3) Source – General Insurance Rating Organization of Japan.



Consumer Insurance – Leading Businesses

Consumer Insurance Operations Continue to Be Recognized for Excellence Globally

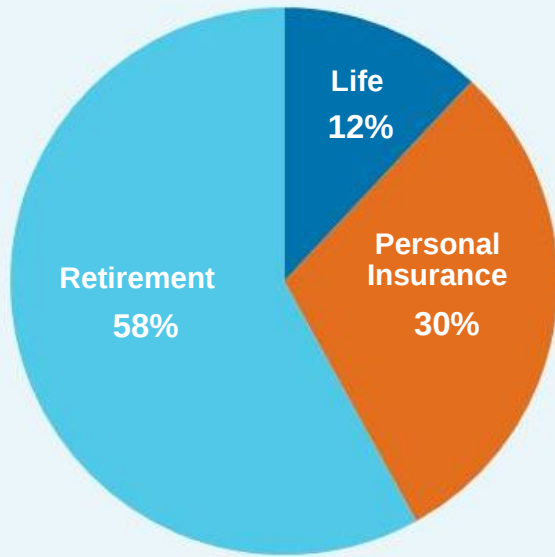
- **Market Tools – U.S.**
2014 Achievement in Customer Excellence for Life Insurance (ACE Award for 7th Consecutive Year)
- **DALBAR – U.S.**
2014 Annuity Service Excellence Award (8th Consecutive Year)
2014 #1 Ranking for Annuity Client Quarterly Statements (14th Consecutive Year)
2014 Communication Seal for VALIC.com (3rd Consecutive Year)
2014 Mobile InSIGHT – Innovations in the World of Apps Trailblazer Rating (VALIC Mobile for iPad)
- **PlanSponsor Magazine – U.S.**
Earned 14 Best-in-Class Awards for Participant and Plan Sponsor Services for VALIC in 2014
- **International MarCom Awards – U.S.**
2014 Platinum and Gold Awards for Retirement (34 in total)
- **Insurance and Financial Communications Association – U.S.**
2014 Best in Show and Awards of Excellence for Retirement (4 in total)
- **Money Week Awards – China**
AIG Travel – China Named Best Travel Insurance Product in 2014
- **Underwriting Services Awards – U.K.**
AIG UK Group Travel and Personal Accident Team of the Year in 2014
- **Australian Business Awards 2014**
ABA100 Winner for Best Technology Product in 2014
- **JD Power Asia Pacific – Japan**
AIG Japan (AIU, FFM and American Home) ranked #1 in 2014 Auto Insurance Claims Satisfaction survey (for 6th Year)
- **Reader's Digest – Singapore**
AIG Singapore Most Trusted Brand Award for Auto Insurance 2014
- **Indonesian Insurance Awards**
AIG Indonesia Named Best Private General Insurance 2014
- **Gaivota de Ouro Insurance Industry Awards, Seguro Total Magazine – Brazil**
AIG Brazil Earned Group Life Award in 2014
- **AVA Digital Awards – U.S.**
Earned 4 Platinum Awards in 2015
- **Travvy Awards – U.S.**
AIG Travel Named Top Travel Insurance Provider in 2015
- **Saigon Liberation Newspaper Awards**
AIG Travel Named Favorite Vietnamese Brand Award (9th Consecutive Year)
- **Motordata Research Consortium – Malaysia**
AIG Malaysia Named Insurer of the Year 2014
- **MENA Insurance Awards – EMEA**
EMEA Consumer Named Most Innovative Insurer Product in 2014
- **Business Insurance**
2014 Innovation Award – AIG Multinational Program Design Tool
- **World Travel Fair**
AIG Travel Named Best Quality Service Travel Insurance Company for Travel Accident 2014



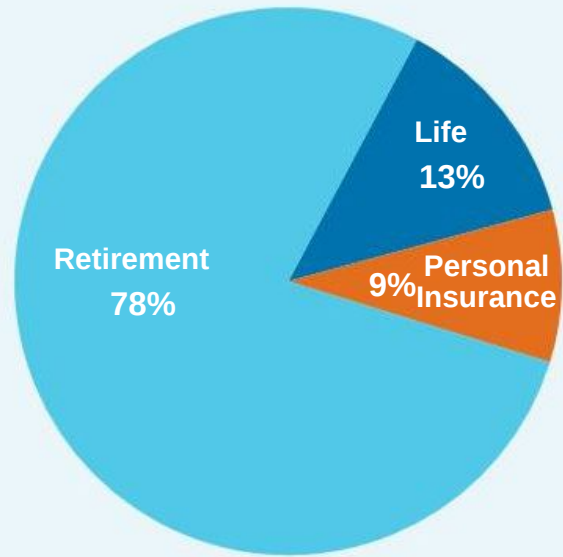
Consumer Insurance – Overview



Premiums and Deposits¹
Full Year 2014 – \$41.3 Billion



Pre-Tax Operating Income
Full Year 2014 – \$4.5 Billion

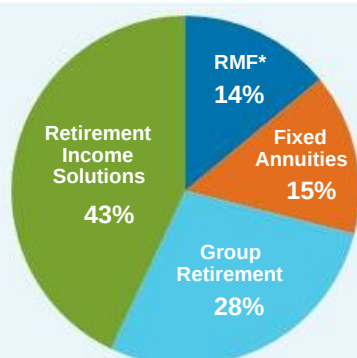


1) Premiums and deposits include net premiums written for the Personal Insurance operating segment and premiums and deposits for the Retirement and Life operating segments.

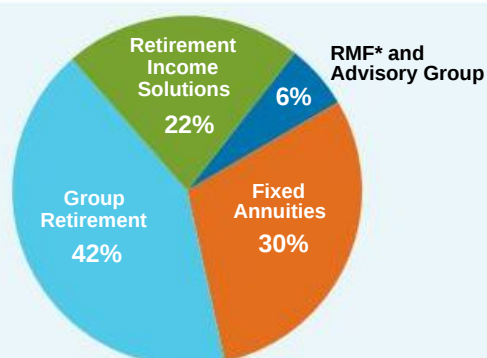
Consumer Insurance – Retirement Financial Highlights

(\$ in Millions)	Full Year 2012	Full Year 2013	Full Year 2014
Premiums and deposits ⁽¹⁾	\$16,159	\$23,788	\$24,077
Premiums	120	188	287
Policy fees	743	861	1,010
Net investment income	6,502	6,628	6,489
Other income	1,344	1,754	1,998
Total operating revenues	8,709	9,431	9,784
Benefits and expenses	5,908	5,941	6,289
Pre-tax operating income	\$2,801	\$3,490	\$3,495

Premiums and Deposits
Full Year 2014 – \$24.1 Billion

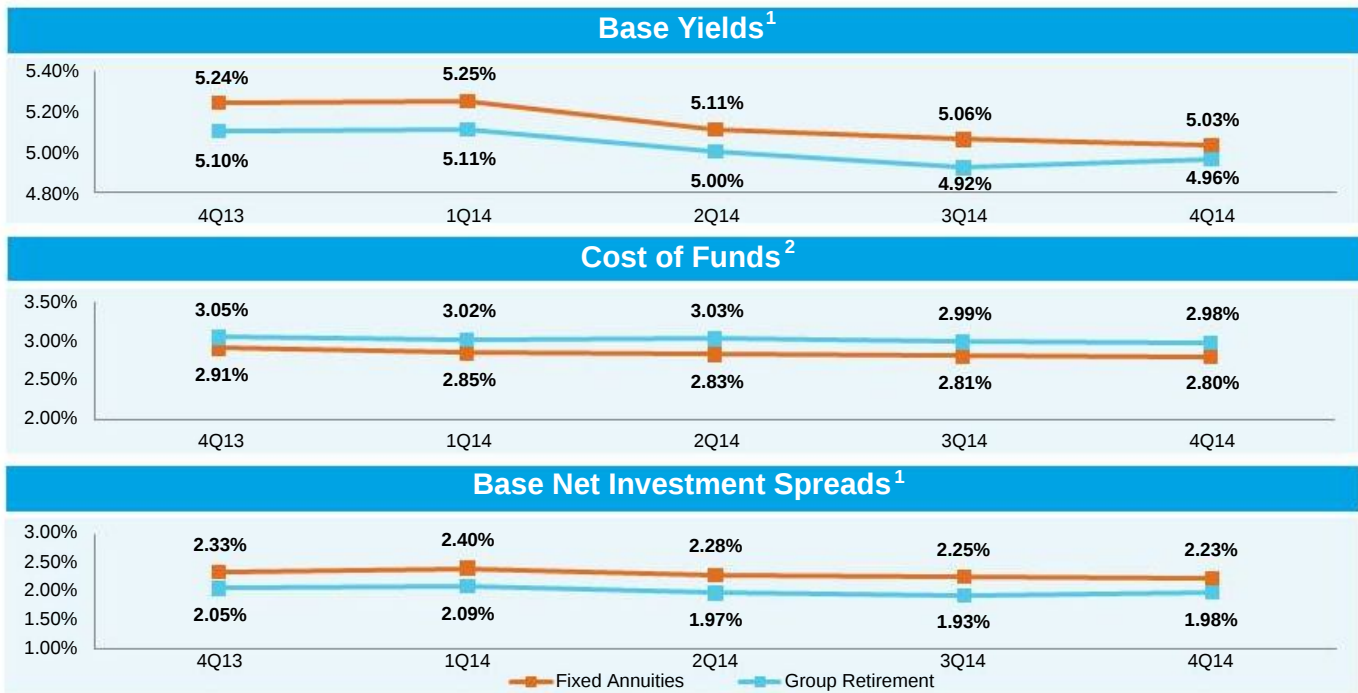


Assets Under Management
December 31, 2014 – \$224.2 Billion



* Retail Mutual Funds.
1) Includes activity related to closed blocks of fixed and variable annuities.

Consumer Insurance – Retirement – Base Yields and Spreads



- Trend in base yields reflects the reinvestment of cash flows at yields lower than the overall portfolio rate.
- Management remains focused on actions to reduce the cost of funds in order to support base spreads. In the fourth quarter, cost of funds continued to benefit from active management of crediting rates, disciplined new business pricing and the run-off of older business with crediting rates generally higher than the overall cost of funds.



1) Includes return on base portfolio. Quarterly results are annualized.
 2) Excludes the amortization of sales inducement assets.

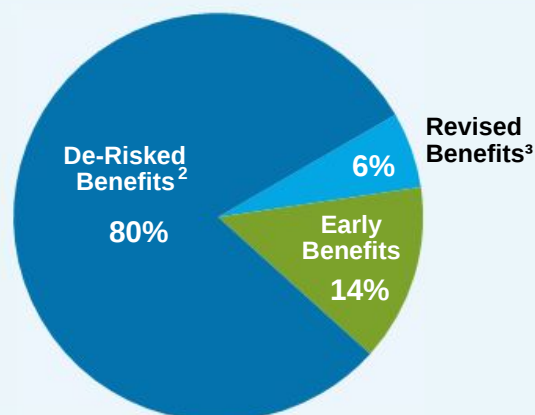
Consumer Insurance – Retirement – Individual Variable Annuities



Industry Retail Variable Annuity Sales*

Company (\$ in millions)	3Q YTD 2014		% Change	3Q YTD 2013	
	Rank	Sales		Rank	Sales
Jackson National	1	18,413	19%	1	15,461
Lincoln Financial Group	2	9,326	(9%)	2	10,304
Prudential Financial	3	7,361	(16%)	3	8,811
AEGON/Transamerica	4	7,207	20%	5	6,011
AIG	5	6,816	16%	6	5,901
AXA Equitable	6	5,457	(1%)	7	5,498
Nationwide	7	4,538	11%	8	4,106
MetLife	8	3,868	(51%)	4	7,864
Ameriprise	9	3,521	(7%)	9	3,768
Pacific Life	10	3,288	0%	10	3,290
All Others		19,045	(2%)		19,369
Industry		88,841	(2%)		90,383

Account Value by GMWB Guarantee at 12/31/14⁽¹⁾ – \$30.8 Billion



Unique Opportunity for AIG

- Individual variable annuities represented 17% of total reserves at September 30, 2014 for AIG's U.S. life insurance companies.
- AIG significantly improved its industry ranking since 2009; remaining growth opportunity in variable annuities due to market share of only 8.0%.
- Disciplined pricing and de-risked benefits: VIX indexing of rider fees, volatility control funds, mandatory asset allocation to fixed accounts.
- Sales of index annuities with living benefits diversifies AIG's guaranteed income offerings.

* Source: LIMRA VA Sales report. VA industry sales data reported herein excludes Employer Plan sales and internal exchange sales.

1) Excludes \$3.9 billion of AUM at VALIC with GMWB guarantees.

2) De-Risked Benefits: Features on contracts issued since 2010 (VIX indexing/volatility control fund in 2012).

3) Pre-2010 Partially De-Risked Benefits: Due to actual policyholder election of extension offers to-date.

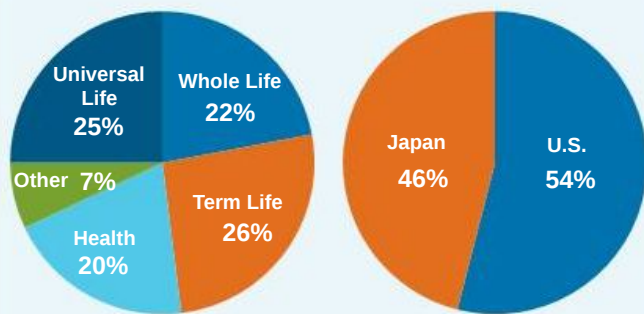


Consumer Insurance – Life Financial Highlights

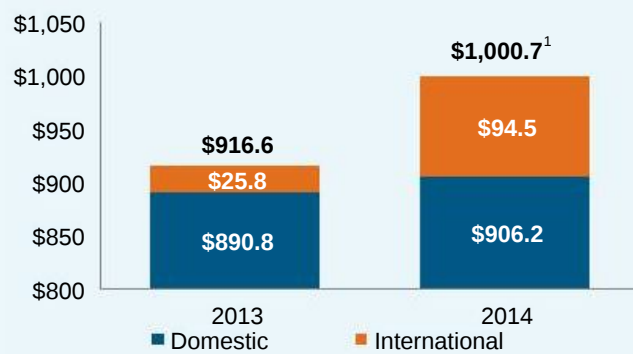
(\$ in Millions)	Full Year 2012	Full Year 2013	Full Year 2014
Premiums and deposits	\$4,864	\$4,862	\$4,806
Premiums	2,804	2,737	2,679
Policy fees	1,370	1,391	1,443
Net investment income	2,283	2,269	2,199
Total operating revenues	6,457	6,397	6,321
Benefits and expenses	5,721	5,591	5,741
Pre-tax operating income	\$736	\$806	\$580

- Decline in pre-tax operating income in 2014 primarily reflected an \$104 million addition to reserves for IBNR death claims and lower net investment income.

New Business Sales Full Year 2014 – \$461 Million



Gross Life Insurance In-Force End of Period, \$ in Billions

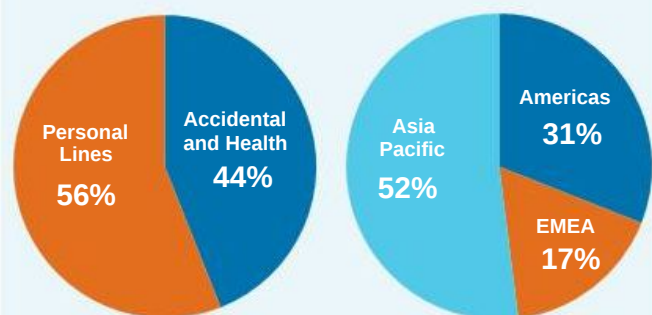


1) Includes the acquisition of Ageas Protect.

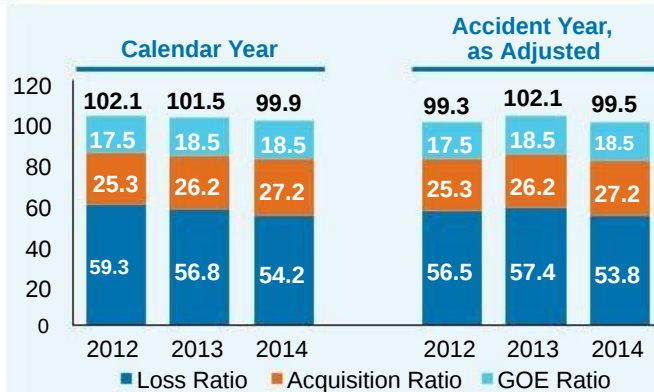
Consumer Insurance – Personal Insurance Financial Highlights

(\$ in Millions)	Full Year 2012	Full Year 2013	Full Year 2014
Net premiums written	\$13,302	\$12,700	\$12,412
Net premiums earned	13,103	12,377	11,970
Underwriting income (loss)	(278)	(187)	5
Net investment income	477	455	394
Pre-tax operating income	\$199	\$268	\$399

Net Premiums Written FY 2014 – \$12.4 Billion



Combined Ratios





Balance Sheet and Other



Strong Capital Position



Capital Structure (\$ in Billions, Except per Share Data)



Dec. 31, 2012 Dec. 31, 2013 Dec. 31, 2014²

Ratios:	2012	2013	2014
Hybrids/ Total capital	7.6%	4.5%	1.9%
Financial debt/ Total capital	12.9%	12.8%	13.2%
Financial debt and Hybrids/ Total capital	20.5%	17.3%	15.1%

Credit Ratings

	S&P	Moody's	Fitch	AM Best
AIG – Senior Debt	A-	Baa1	BBB+	NR
AIG Non-Life – FSR	A+	A1	A	A
AIG Life – FSR	A+	A2	A+	A

- As of the date of this presentation, all ratings have stable outlooks, except for Fitch which has positive outlooks.
- For Non-Life Insurance Companies FSR and Life Insurance Companies FSR, ratings only reflect those of the core insurance companies.

Risk Based Capital Ratios ⁽³⁾		
Year End	Domestic Life Insurance Companies	Domestic Non-Life Insurance Companies
2013	568% (CAL)	416% (ACL)
2014	534% (CAL)	432% (ACL)

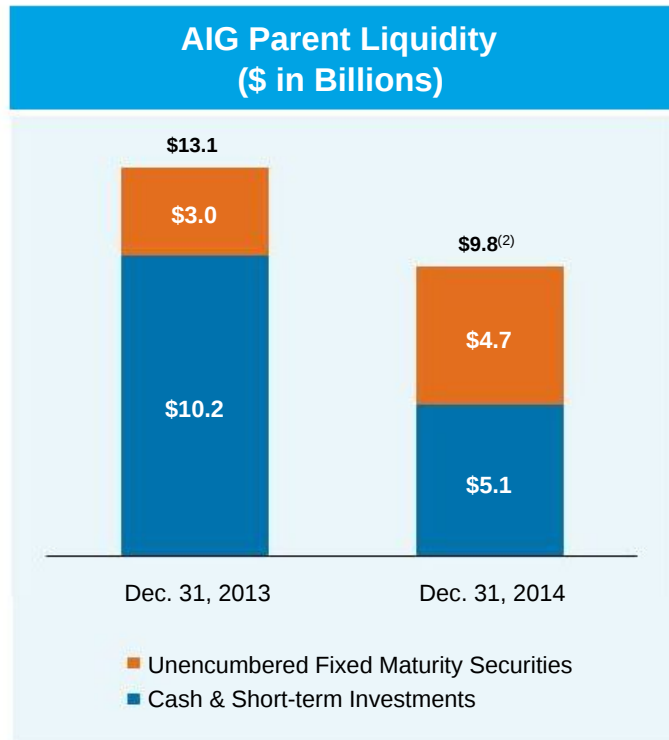
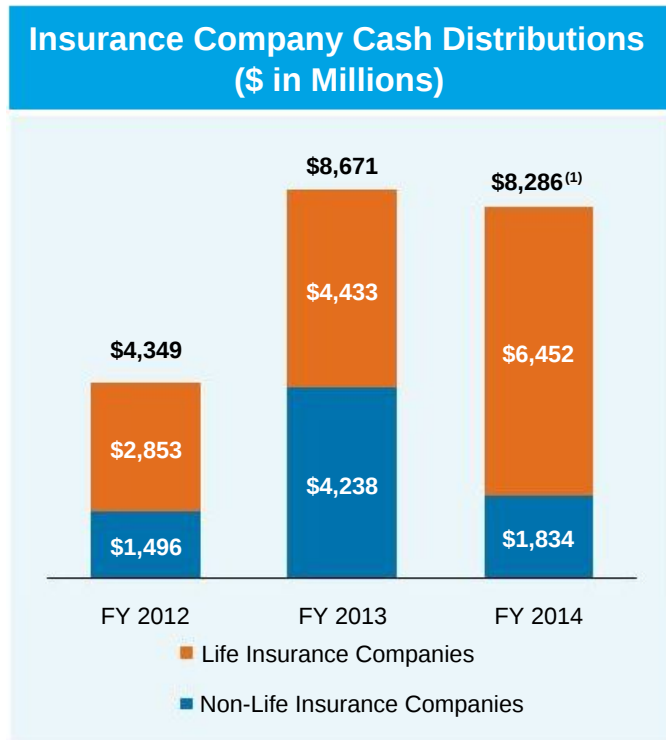
1) Includes AIG Notes, Bonds, Loans and Mortgages Payable, and AIG Life Holdings, Inc. (AIGLH) Notes and Bonds Payable and junior subordinated debt.

2) Excludes \$1.2 billion aggregate principal amount of 3.875% Notes due 2035 and \$800 million aggregate principal amount of 4.375% Notes due 2055 issued in January 2015.

3) The inclusion of RBC measures is intended solely for the information of investors and is not intended for the purpose of ranking any insurance company or for use in connection with any marketing, advertising or promotional activities. ACL is defined as Authorized Control Level and CAL is defined as Company Action Level. RBC ratio for Domestic Life Insurance Companies excludes holding company, AGC Life Insurance Company.



Financial Flexibility – A Source of Strength



1) Excludes an additional \$1.1 billion of distributions of fixed maturity securities in 2014. Additional dividends declared in 4Q14 and paid in 1Q15 were \$2.8 billion (\$2.2 billion for Life Insurance Companies, which included \$2.0 billion of fixed maturity securities, and \$600 million for Non-Life Insurance Companies).

2) Reflects full year 2014 net tax sharing payments from insurance businesses of \$1.0 billion. The tax sharing payments may be subject to further adjustment in future periods. Also includes \$2.9 billion allocated toward future maturities of liabilities and contingent liquidity stress needs of the Direct Investment book and Global Capital Markets as of December 31, 2014. December 31, 2014 balance excludes \$2.0 billion debt issuance in January 2015. 34



Deferred Tax Asset Overview

AIG Continues to Have Substantial Deferred Tax Assets That Are Available to Offset Future Tax Obligations

(\$ in Billions)	Type	As of 12/31/13		As of 12/31/14		Utilization/Expiration
		Gross Attributes	Deferred Tax Asset	Gross Attributes	Deferred Tax Asset	
Net Operating Loss Carryforwards	Non-Life & Life	\$35.8	\$12.5	\$29.4	\$10.3	<ul style="list-style-type: none"> Utilize against Non-Life Insurance Companies, Corporate & Other and 35% of Life Insurance Companies' income 2028–2031 Expiration
Capital Loss Carryforwards	Life	\$1.4	\$0.5	–	–	<ul style="list-style-type: none"> Capital loss carryforward fully utilized in 2014
Valuation Allowance			(\$0.5)	–	–	
Foreign Tax Credits	General		\$5.3		\$5.9	<ul style="list-style-type: none"> Utilize against 65% of Life Insurance Companies income 2016–2023 Expiration
Subtotal – U.S. Tax Attributes			17.8		16.2	
Other Deferred Tax Assets/(Liabilities)			3.4		2.5	
Net Deferred Tax Assets			\$21.2		\$18.7	

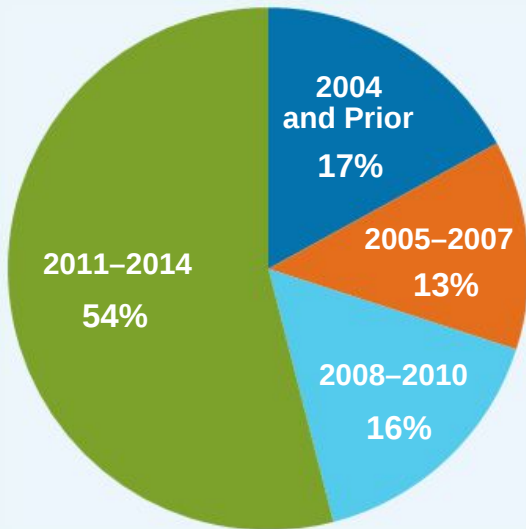




Reserves – Non-Life Insurance Businesses

Business Mix Shifts Away from Long-Tail Casualty Lines and Accelerated Commutation of Legacy Portfolios (Especially 2004 and Prior) Are Expected to Also Reduce Reserve Variability

Net Reserves by Accident Year
\$64.7 Billion at December 31, 2014



- Business mix shift to shorter-tail lines, expected to reduce net reserves
- 54% of reserves is from business that has been substantially re-underwritten (i.e. post 2011)
- Reduction in outstanding loss reserves for long-tail reserve segments expected to reduce reserve variability



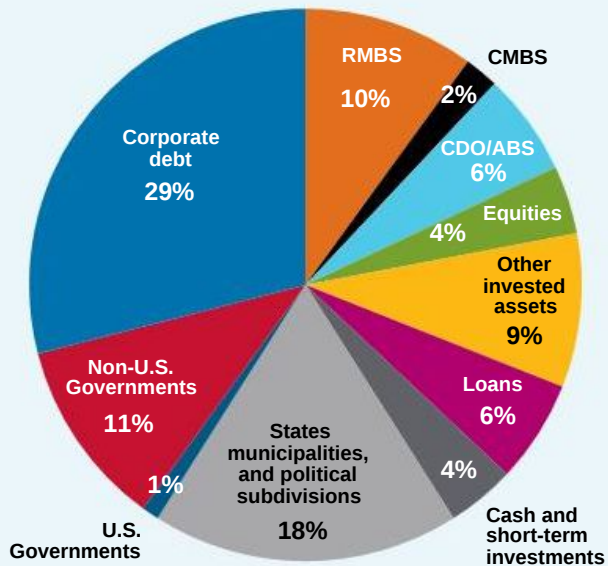
Note: Allocation by accident year for illustration purposes only and subject to change. Net reserves presented above are shown before the effect of a \$3.1 billion loss reserve discount. Net loss reserves for the Non-Life Insurance Companies includes Property Casualty, Personal Insurance, Mortgage Guaranty and run-off Non-Life Insurance Companies' businesses.

Non-Life Insurance Companies – Invested Assets

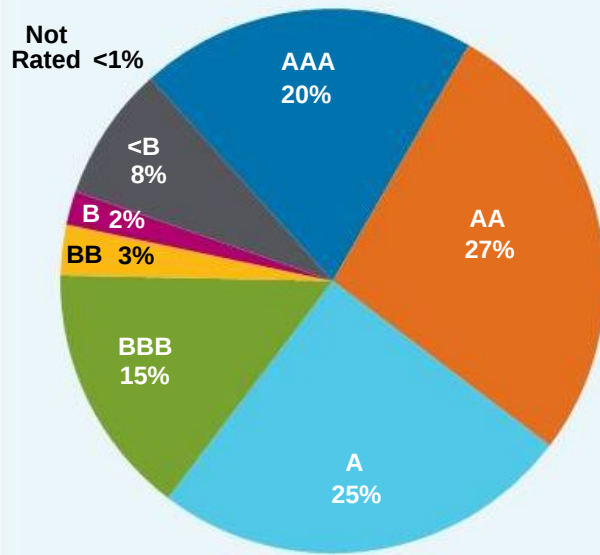


Total Cash & Invested Assets as of December 31, 2014 – \$121.8 Billion⁽¹⁾

Total Portfolio Composition



Bond Portfolio – \$94.7 Billion – by Agency Credit Rating

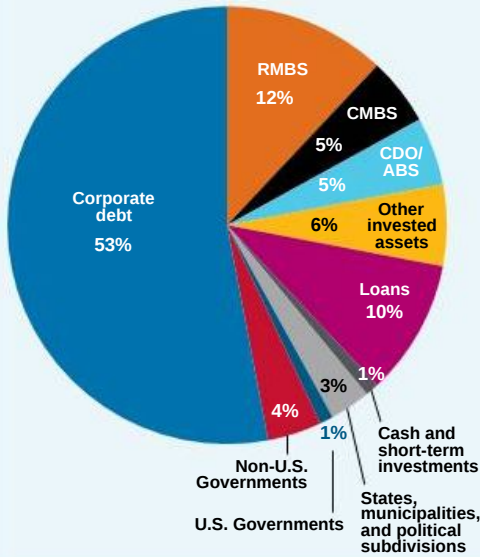


1) Includes intercompany invested assets that are eliminated in consolidation.

Life Insurance Companies – Invested Assets

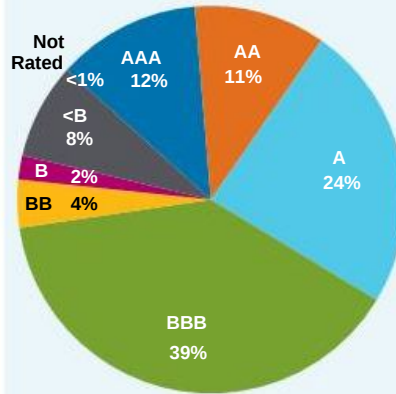
Total Cash & Invested Assets as of December 31, 2014 – \$202.8 Billion⁽¹⁾

Total Portfolio Composition

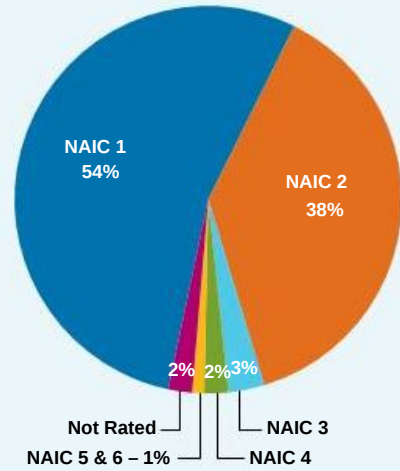


Bond Portfolio – \$167.3 Billion

By Agency Credit Rating



By NAIC Ratings⁽²⁾



1) Includes intercompany invested assets that are eliminated in consolidation.

2) Excludes \$4.3 billion of fixed maturity securities for which no NAIC Designation is available because they are not held in legal entities within Life Insurance Companies that require a statutory filing. A significant portion of instruments with below investment grade credit ratings from rating agencies are comprised of non-agency RMBS, most of which are rated higher when using the NAIC's cash flow based evaluation approach comparing book value to expected recoveries.



Direct Investment Book and Global Capital Markets

(As of December 31, 2014)

(\$ in Billions)	Direct Investment Book ¹	Global Capital Markets ¹				
Assets	\$15.1	\$4.5				
Liabilities	9.7	3.1				
Net Asset Value	\$5.4	\$1.4				
(\$ in Billions)	Legacy Matched Assets & Liabilities	AIG Hedging & Market Derivatives ⁽²⁾	Legacy AIGFP CDS Portfolio		Stable Value Wraps	Go Forward Hedging Platform
Third-Party Derivatives Notional	--	\$45	Multi-Sector \$3	Corporate Arbitrage \$2	\$1	\$84
Weighted Average Life (Years)	--	8.5	4.7	2.7	8.4	8.3
Strategy	<ul style="list-style-type: none"> Assets managed to ensure liabilities can be met as they come due, even under stress scenarios 	<ul style="list-style-type: none"> Primarily hedges of DIB assets and liabilities Bulk of risk related to interest rates, foreign exchange and equities has been hedged 	<ul style="list-style-type: none"> Remaining credit risk viewed as attractive risk-reward In July 2014, terminated additional Corporate Arbitrage CDSs with a notional amount of \$9 billion 	<ul style="list-style-type: none"> Since 3Q 2012, notional value of \$16 billion has been novated to Institutional Markets 	<ul style="list-style-type: none"> "Clearing house" for operating company hedging and risk management needs Increase of \$38 billion during Q4 2014 is due to additional hedging and continued centralization of existing derivatives activity related to the operating companies 	

1) The DIB consists of a portfolio of assets and liabilities held directly by AIG Parent in the MIP and certain non-derivative assets and liabilities of AIGFP. The DIB and GCM are included in Other Operations in AIG's Consolidated Balance Sheet.

2) The overall hedging activity for the assets and liabilities of the DIB is executed by GCM. The value of hedges related to the non-derivative assets and liabilities of AIGFP in the DIB is included within the assets, liabilities and operating results of GCM and is not included within the DIB assets, liabilities or operating results.





Appendix – Non-GAAP Measures



Glossary of Non-GAAP Financial Measures

AIG

- **Operating revenue** excludes Net realized capital gains (losses), Aircraft leasing revenues, income from legal settlements (included in Other income for GAAP purposes) and changes in fair values of fixed maturity securities designated to hedge living benefit liabilities, net of interest expense (included in Net investment income for GAAP purposes).
- **Book Value Per Share Excluding Accumulated Other Comprehensive Income (AOCI) and Book Value Per Share Excluding AOCI and DTA (Deferred Tax Assets)** are used to show the amount of our net worth on a per-share basis. We believe these measures are useful to investors because they eliminate the effect of non-cash items that can fluctuate significantly from period to period, including changes in fair value of our available for sale securities portfolio, foreign currency translation adjustments and U.S. tax attribute deferred tax assets. Book Value Per Share Excluding AOCI is derived by dividing Total AIG shareholders' equity, excluding AOCI, by Total common shares outstanding. Book Value Per Share Excluding AOCI and DTA is derived by dividing Total AIG shareholders' equity, excluding AOCI and DTA, by Total common shares outstanding.
- **After-tax operating income attributable to AIG** is derived by excluding the following items from net income attributable to AIG:
 - deferred income tax valuation allowance releases and charges;
 - changes in fair value of fixed maturity securities designated to hedge living benefit liabilities (net of interest expense);
 - changes in benefit reserves and deferred policy acquisition costs (DAC), value of business acquired (VOBA), and sales inducement assets (SIA) related to net realized capital gains and losses;
 - other income and expense — net, related to Corporate and Other run-off insurance lines; loss on extinguishment of debt;
 - net realized capital gains and losses;
 - non-qualifying derivative hedging activities, excluding net realized capital gains and losses;
 - income or loss from discontinued operations;
 - income and loss from divested businesses, including:
 - gain on the sale of International Lease Finance Corporation (ILFC); and
 - certain post-acquisition transaction expenses incurred by AerCap Holdings N.V. (AerCap) in connection with its acquisition of ILFC and the difference between expensing AerCap's maintenance rights assets over the remaining lease term as compared to the remaining economic life of the related aircraft and related tax effects;
 - legacy tax adjustments primarily related to certain changes in uncertain tax positions and other tax adjustments; and
 - legal reserves and settlements related to legacy crisis matters, which include favorable and unfavorable settlements related to events leading up to and resulting from our September 2008 liquidity crisis and legal fees incurred as the plaintiff in connection with such legal matters.
- **General operating expenses, operating basis**, is derived by making the following adjustments to general operating and other expenses: include (i) loss adjustment expenses, reported as policyholder benefits and losses incurred and (ii) investment expenses reported as net investment income, and exclude (i) advisory fee expenses, (ii) non-deferrable insurance commissions, (iii) direct marketing and acquisition expenses, net of deferrals, (iv) legal reserves related to legacy crisis matters and (v) other expense related to retroactive reinsurance agreement. We use general operating expenses, operating basis, because we believe it provides a more meaningful indication of our ordinary course of business operating costs.



Glossary of Non-GAAP Financial Measures (continued)

Commercial Insurance: Property Casualty and Mortgage Guaranty; Consumer Insurance: Personal Insurance

- **Pre-tax operating income:** includes both underwriting income and loss and net investment income, but excludes net realized capital gains and losses, other income and expense — net and legal settlements related to legacy crisis matters described above. Underwriting income and loss is derived by reducing net premiums earned by losses and loss adjustment expenses incurred, acquisition expenses and general operating expenses.
- **Ratios:** We, along with most property and casualty insurance companies, use the loss ratio, the expense ratio and the combined ratio as measures of underwriting performance. These ratios are relative measurements that describe, for every \$100 of net premiums earned, the amount of losses and loss adjustment expenses, and the amount of other underwriting expenses that would be incurred. A combined ratio of less than 100 indicates underwriting income and a combined ratio of over 100 indicates an underwriting loss. The underwriting environment varies across countries and products, as does the degree of litigation activity, all of which affect such ratios. In addition, investment returns, local taxes, cost of capital, regulation, product type and competition can have an effect on pricing and consequently on profitability as reflected in underwriting income and associated ratios.
- **Accident year loss and combined ratios, as adjusted:** both the accident year loss and combined ratios, as adjusted, exclude catastrophe losses and related reinstatement premiums, prior year development, net of premium adjustments, and the impact of reserve discounting. Catastrophe losses are generally weather or seismic events having a net impact in excess of \$10 million each.

Commercial Insurance: Institutional Markets; Consumer Insurance: Retirement and Life

- **Pre-tax operating income** is derived by excluding the following items from pre-tax income:
 - changes in fair values of fixed maturity securities designated to hedge living benefit liabilities (net of interest expense);
 - net realized capital gains and losses;
 - changes in benefit reserves and DAC, VOBA and SIA related to net realized capital gains and losses;
 - legal settlements related to legacy crisis matters described above.
- **Premiums and deposits:** includes direct and assumed amounts received and earned on traditional life insurance policies, group benefit policies and life-contingent payout annuities, as well as deposits received on universal life, investment-type annuity contracts and mutual funds.

Corporate and Other

- **Pre-tax operating income and loss** is derived by excluding the following items from pre-tax income and loss:
 - loss on extinguishment of debt
 - net realized capital gains and losses
 - changes in benefit reserves and DAC, VOBA and SIA related to net realized capital gains and losses
 - income and loss from divested business, including Aircraft Leasing
 - net gain or loss on sale of divested businesses, including:
 - gain on the sale of ILFC and
 - certain post-acquisition transaction expenses incurred by AerCap in connection with its acquisition of ILFC and the difference between expensing AerCap's maintenance rights assets over the remaining lease term as compared to the remaining economic life of the related aircraft and our share of AerCap's income taxes
 - Certain legal reserves and settlements related to legacy crisis matters described above

Results from discontinued operations are excluded from all of these measures.



Non-GAAP Reconciliation – Operating Revenues



Total Operating Revenues (In Millions)	Full Year 2012	Full Year 2013	Full Year 2014
Total operating revenues	\$65,379	\$61,524	\$61,001
Reconciling Items:			
Changes in fair values of fixed maturity securities designated to living benefit liabilities, net of interest expense	37	(161)	260
Net realized capital gains	1,086	1,939	739
Income from divested businesses	4,502	4,420	1,602
Legal settlements related to legacy crisis matters	210	1,152	804
Total revenues	\$71,214	\$68,874	\$64,406



Non-GAAP Reconciliation – Pre-tax and After-tax Operating Income

Pre-tax and After-tax Operating Income (In Millions, Except Per Share Data)	Full Year 2012	Full Year 2013	Full Year 2014
Pre-tax income from continuing operations	\$2,891	\$9,368	\$10,501
Adjustments to arrive at Pre-tax operating income:			
Changes in fair values of fixed maturity securities designated to hedge living benefit liabilities, net of interest expense	(37)	161	(260)
Changes in benefit reserves and DAC, VOBA and SIA related to net realized capital gains (losses)	1,213	1,608	217
Other (income) expense – net	–	72	–
Loss on extinguishment of debt	32	651	2,282
Net realized capital (gains) losses	(1,086)	(1,939)	(739)
(Income) loss from divested businesses, including gain on sale of ILFC	6,411	177	(2,169)
Legal settlements related to legacy crisis matters	(210)	(1,152)	(804)
Legal reserves related to legacy crisis matters	754	444	546
Non-qualifying derivative hedging gains, excluding net realized capital gains	(30)	–	–
Pre-tax operating income	\$9,938	\$9,390	\$9,574
Net income attributable to AIG	\$3,438	\$9,085	\$7,529
Adjustments to arrive at After-tax operating income (amounts net of tax):			
Uncertain tax positions and other tax adjustments	543	791	59
Deferred income tax valuation allowance releases	(1,911)	(3,237)	(181)
Changes in fair values of fixed maturity securities designated to hedge living benefit liabilities, net of interest expense	(24)	105	(169)
Changes in benefit reserves and DAC, VOBA and SIA related to net realized capital gains (losses)	789	1,148	141
Other (income) expense – net	–	47	–
Loss on extinguishment of debt	21	423	1,483
Net realized capital (gains) losses	(687)	(1,285)	(470)
(Income) loss from discontinued businesses	(1)	(84)	50
(Income) loss from divested businesses, including gain on sale of ILFC	4,039	117	(1,462)
Legal reserves (settlements) related to legacy crisis matters	353	(460)	(350)
Non-qualifying derivative hedging gains, excluding net realized capital gains	(18)	–	–
After-tax operating income	\$6,542	\$6,650	\$6,630
After-tax operating income per diluted share	\$3.88	\$4.49	\$4.58



Non-GAAP Reconciliation – Book Value Per Share and Return On Equity

Book Value Per Common Share (\$ in Millions, Except Per Share Data)	Dec. 31, 2011	Dec. 31, 2012	Dec. 31, 2013	Dec. 31, 2014
Total AIG shareholders' equity (a)	\$101,538	\$98,002	\$100,470	\$106,898
Less: Accumulated other comprehensive income (AOCI)	(6,481)	(12,574)	(6,360)	(10,617)
Total AIG shareholders' equity, excluding AOCI (b)	95,057	85,428	94,110	96,281
Less: Deferred tax assets (DTA)*	(20,007)	(18,549)	(17,797)	(16,158)
Total AIG shareholders' equity, excluding AOCI and DTA (c)	75,050	\$66,879	\$76,313	\$80,123
Total common shares outstanding (d)	1,896.8	1,476.3	1,464.1	1,375.9
Book value per share (a÷d)	\$53.53	\$66.38	\$68.62	\$77.69
Book value per share, excluding AOCI (b÷d)	\$50.11	\$57.87	\$64.28	\$69.98
Book value per share, excluding AOCI and DTA (c÷d)	\$39.57	\$45.30	\$52.12	\$58.23

Return On Equity (ROE) Computations (\$ in Millions)	Twelve Months Ended		
	Dec. 31, 2012	Dec. 31, 2013	Dec. 31, 2014
Actual or annualized net income attributable to AIG (a)	\$3,438	\$9,085	\$7,529
Actual or annualized after-tax operating income (b)	\$6,542	\$6,650	\$6,630
Average AIG shareholders' equity (c)	101,873	98,850	105,589
Less: Average AOCI	(9,718)	(8,865)	(9,781)
Average AIG shareholders' equity, excluding average AOCI (d)	92,155	89,985	95,808
Less: Average DTA	(19,250)	(18,150)	(16,611)
Average AIG shareholders' equity, excluding average AOCI and DTA (c)	\$72,905	\$71,835	\$79,197
ROE (a÷c)	3.4%	9.2%	7.1%
ROE – after-tax operating income, excluding AOCI (b÷d)	7.1%	7.4%	6.9%
ROE – after-tax operating income, excluding AOCI and DTA (b÷c)	9.0%	9.3%	8.4%



Non-GAAP Reconciliation – Accident Year Combined Ratio, as Adjusted

Property Casualty Accident Year Combined Ratio, As Adjusted	Full Year 2012	Full Year 2013	Full Year 2014
Loss ratio	80.5	71.9	71.6
Catastrophe losses and reinstatement premiums	(10.9)	(3.4)	(2.9)
Prior year development net of premium adjustments	(1.2)	(1.5)	(2.8)
Net reserve discount benefit (change)	0.5	(1.6)	(0.3)
Accident year loss ratio, as adjusted	68.9	65.4	65.6
Acquisition ratio	16.6	16.1	15.7
General operating expense ratio	13.8	13.6	12.9
Expense ratio	30.4	29.7	28.6
Combined ratio	110.9	101.6	100.2
Catastrophe losses and reinstatement premiums	(10.9)	(3.4)	(2.9)
Prior year development net of premium adjustments	(1.2)	(1.5)	(2.8)
Net reserve discount benefit (charge)	0.5	(1.6)	(0.3)
Accident year combined ratio, as adjusted	99.3	95.1	94.2

Personal Insurance Accident Year Combined Ratio, As Adjusted	Full Year 2012	Full Year 2013	Full Year 2014
Loss ratio	59.3	56.8	54.2
Catastrophe losses and reinstatement premiums	(3.0)	(0.7)	(1.1)
Prior year development net of premium adjustments	0.2	1.3	0.7
Accident year loss ratio, as adjusted	56.5	57.4	53.8
Acquisition ratio	25.3	26.2	27.2
General operating expense ratio	17.5	18.5	18.5
Expense ratio	42.8	44.7	45.7
Combined ratio	102.1	101.5	99.9
Catastrophe losses and reinstatement premiums	(3.0)	(0.7)	(1.1)
Prior year development net of premium adjustments	0.2	1.3	0.7
Accident year combined ratio, as adjusted	99.3	102.1	99.5



Non-GAAP Reconciliation – Premiums and Deposits



Retirement Premiums and Deposits (\$ in Millions)	Year Ended December 31,		
	2012	2013	2014
Premiums and Deposits	\$16,048	\$23,729	\$24,023
Deposits	(16,203)	(23,690)	(23,903)
Other	275	149	167
Premiums	\$120	\$188	\$287

Institutional Markets Premiums and Deposits (\$ in Millions)	Year Ended December 31,		
	2012	2013	2014
Premiums and Deposits	\$774	\$991	\$3,797
Deposits	(289)	(354)	(3,344)
Other	(27)	(27)	(21)
Premiums	\$458	\$610	\$432

Life Premiums and Deposits (\$ in Millions)	Year Ended December 31,		
	2012	2013	2014
Premiums and Deposits	\$4,864	\$4,862	\$4,806
Deposits	(1,531)	(1,541)	(1,532)
Other	(529)	(584)	(595)
Premiums	\$2,804	\$2,737	\$2,679

Consumer Premiums and Deposits (\$ in Millions)	Year Ended December 31, 2014
Total Retirement Premiums and Deposits	\$24,077
Total Life Premiums and Deposits	4,806
Net Premiums Written for Personal Insurance	12,412
Total Premiums and Deposits	\$41,295





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