



Press Release

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Japan

**Implementation of “Customer-Oriented Business Conduct Policy”**

**TOKYO, October 28, 2017**— AIG Japan Holdings KK has established a “Customer-Oriented Business Conduct Policy” for AIG companies in Japan as attached.

At AIG companies in Japan, our vision is to be our clients’ most valued insurer and our new Customer-Oriented Business Conduct Policy will help us to realize this vision as we grow and promote our customer-oriented initiatives across our group companies.

Our globally accumulated expertise, backed by the latest available technology and tools means we help our customers better identify and prepare for the risks they may face in their daily lives. This focus on our customers’ needs and concerns is a key element of our ACTIVE CARE concept and is fully aligned with this new policy.

As employees across the AIG group of companies continue to work together with our agents and insurance producers to fully promote and deliver customer-oriented business solutions based on this policy, we move closer to becoming our clients’ most valued insurer.

The following AIG companies in Japan have established the same policy and have disclosed their respective initiatives on their respective websites. Please see each website for additional details. (Links provided below – websites are in Japanese only.)

AIU Insurance Company: [http://www.aiu.co.jp/about\\_us/news/20170928.htm](http://www.aiu.co.jp/about_us/news/20170928.htm)

Fuji Fire and Marine Insurance Company:

<http://www.fujikasai.co.jp/news/attach/170928-2.pdf>

American Home Assurance Company:

<http://www.americanhome.co.jp/v2/information/2017/170928.html>

AIG Fuji Insurance Services: <http://www.f-is.co.jp/policy/fiduciaryduty.html>

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’s core businesses include Commercial Insurance and Consumer Insurance, as well as Other Operations. Commercial Insurance comprises two modules – Liability and Financial Lines, and Property and Special Risks. Consumer Insurance comprises four modules – Individual Retirement, Group Retirement, Life Insurance and Personal Insurance. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. In Japan, AIG companies such as AIU Insurance Company Ltd, Fuji Fire and Marine Insurance Co., Ltd., American Home Assurance Company Ltd., JI Accident & Fire Insurance Co., Ltd., AIG Fuji Insurance Services KK and Techmark Japan KK are providing their services. For additional information, please visit our website at [www.AIG.com](http://www.AIG.com)



September 28, 2017

## **“Customer-Oriented Business Conduct Policy”**

AIG Japan Group embraces the vision that “We aim to be the most valuable insurance group from the customer’s perspective”. In order to deliver the vision and be an even more customer-oriented insurance group, AIG Japan Holdings KK (hereinafter referred to as “we”) establishes, periodically reviews and publicly discloses these Policies for Customer-Oriented Business Conduct and the status of their implementation in our organization.

We also embrace and implement “Active Care”, which is our strategic concept with the aim of being chosen by our customers as a valuable partner. As an insurance group which possesses global network, we will implement initiatives from the customer’s perspective, keeping in mind that we shall pursue the best interests of our customers.

### ※“ACTIVE CARE”

ACTIVE CARE is AIG Japan Group’s unique and unified business strategy concept. ACTIVE CARE is centered on 3 key elements:

- (1) A simple and easy to understand approach from the customer’s perspective
- (2) Proactive support not only during emergencies, but also with risk identification and prevention.
- (3) Leading technologies and globally accumulated know-how, combined with our deep knowledge of the Japanese market means continuous innovation.

### **Policy 1: Business Conduct Utilizing the Voice of Customers**

We will seriously accept the voice of customers and respond with speed, appropriateness and integrity. We will utilize the voice of customers in enhancing the quality of our operation and improving our business conduct so as to secure the customer’s reliance.

### **Policy 2: Offering of Products and Services Suitable to Customers**

Based on our globally accumulated customer insights and networks, we will endeavor to identify “anticipated customer’s needs” and exert “advanced care” in our delivery of “Active Care” vision. We will offer products and services squarely responding to our customer’s needs and expectations in a timely and appropriate fashion.

### **Policy 3: Appropriate Disclosure in Insurance Solicitation**

In our delivery of “Active Care” vision, we will provide easy-to-understand information necessary for each customer in making decisions on insurance purchase with due regard to his/her knowledge of financial products and services, experience and purpose of the insurance purchase so as to enable the customer to choose our insurance products most suitable to his/her needs and wishes.

We also will respond to customer’s inquiries on the contents of the insurance contracts and the procedures required to change them in a timely and appropriate fashion.

### **Policy 4: Speedy and Appropriate Claim Settlement**

We will secure efficient and fair claim settlement based on our advanced technology and expertise in our delivery of “Active Care” vision. To achieve that end, we will dedicate global experience and network services and establish operational structures designed to enable speedy and appropriate claim settlement in all relevant functions, including claim settlement procedures, human resources and IT systems.

### **Policy 5: Appropriate Management of Conflicts of Interest**

We will endeavor to appropriately manage conflicts of interest so as to ensure that the interests of our customers will not be harmed in any conflicting transaction opportunities.

### **Policy 6: Fostering the Culture of Customer-Oriented Business Conduct**

With the aim of being chosen by our customers as the most valuable insurance group, we will implement initiatives to have the customer-oriented mindset shared and embraced by all our people, including officers, employees, insurance agents and other distributors.