

## **FREQUENTLY ASKED QUESTIONS:**

### **1. Why is the company rebranding to Chartis?**

AIG SA is rebranding to Chartis in line with the global brand change of AIG's short term and Accident and Health insurance operations. Earlier this year the US government recognised the value of AIG's short term insurance and Accident and Health operations by rebranding those operations to Chartis and setting it up as a company operating independent from AIG. The name change and rebranding is a critical step in the process towards independence. Chartis is a market leader from day 1, has operations in 160 countries and jurisdictions and has combined assets of \$139 billion.

### **2. How will the new brand affect the SA business?**

The Chartis SA, formerly AIG SA, companies continue to operate as normal providing superior customer service and products. Our conversion to a new brand will allow us to build on our offering because we will now emerge as a more focused global company operating separately from AIG Inc.

### **3. Will my policy stay the same and will it be safe?**

Yes, your policy will stay the same, as will our obligations to you.

Your policy is perfectly safe. Conversion to a new name will not change our commitment to you or affect our financial status. We have strong balance sheets and continue to remain adequately capitalised and fully capable of meeting our obligations to you.

On the 8th of May this year we reported AIG South Africa companies, which are now Chartis companies, reported a combined a profit for the 1st quarter of 2009 of R60.5 million (up 61% from 2008) as a direct outcome of our strong underwriting discipline and operating principles. AIG South Africa's solvency ratio is 60% compared to a statutory requirement of 15%, while our capital adequacy ratio (CAR) for AIG Life South Africa is 5.31 times compared with a minimum statutory requirement of 2 times. The combined surplus capital of the two local South African companies is in excess of R600 million.

### **4. My policy still has AIG SA branding – is it still valid?**

Yes, your policy is still valid. You don't have to do anything. We are required by law to notify you of our conversion to the new brand, Chartis. However that notification will have not changed anything about your policy and your policy will remain valid.

### **5. Are contact numbers still the same?**

Yes, our contact numbers are still the same. Our brand image has changed from the blue AIG logo to the blue Chartis logo with an orange compass, but our contact details have not changed. Our new website is located at: [www.chartisinsurance.com](http://www.chartisinsurance.com)

### **6. Does this mean AIG SA / Chartis is no longer connected to AIG internationally?**

Chartis companies will operate as separate and distinct entities from AIG, Inc.

### **7. Do I have to do anything to convert my policy to the new brand?**

No you do not have to do anything to convert your policy. Your policy remains the same and in force. From 2 November 2009 we will issue policies under the Chartis brand, but if yours still displays the AIG logo, it is perfectly valid.

**8. Will there be any change to my premiums?**

Your premiums will not be affected by the name change.

**9. Why Chartis?**

Chartis derives from the Greek word for map, underscoring the Company's 90-year history as a successful global pioneer that is able to guide clients to customised solutions. Chartis and its compass logo also capture the franchise's disciplined-yet-flexible approach to navigating changing marketplaces and complex risks worldwide. For you as a client, this translates into industry-leading insurance products and tailor-made solutions, allowing you to manage risk.