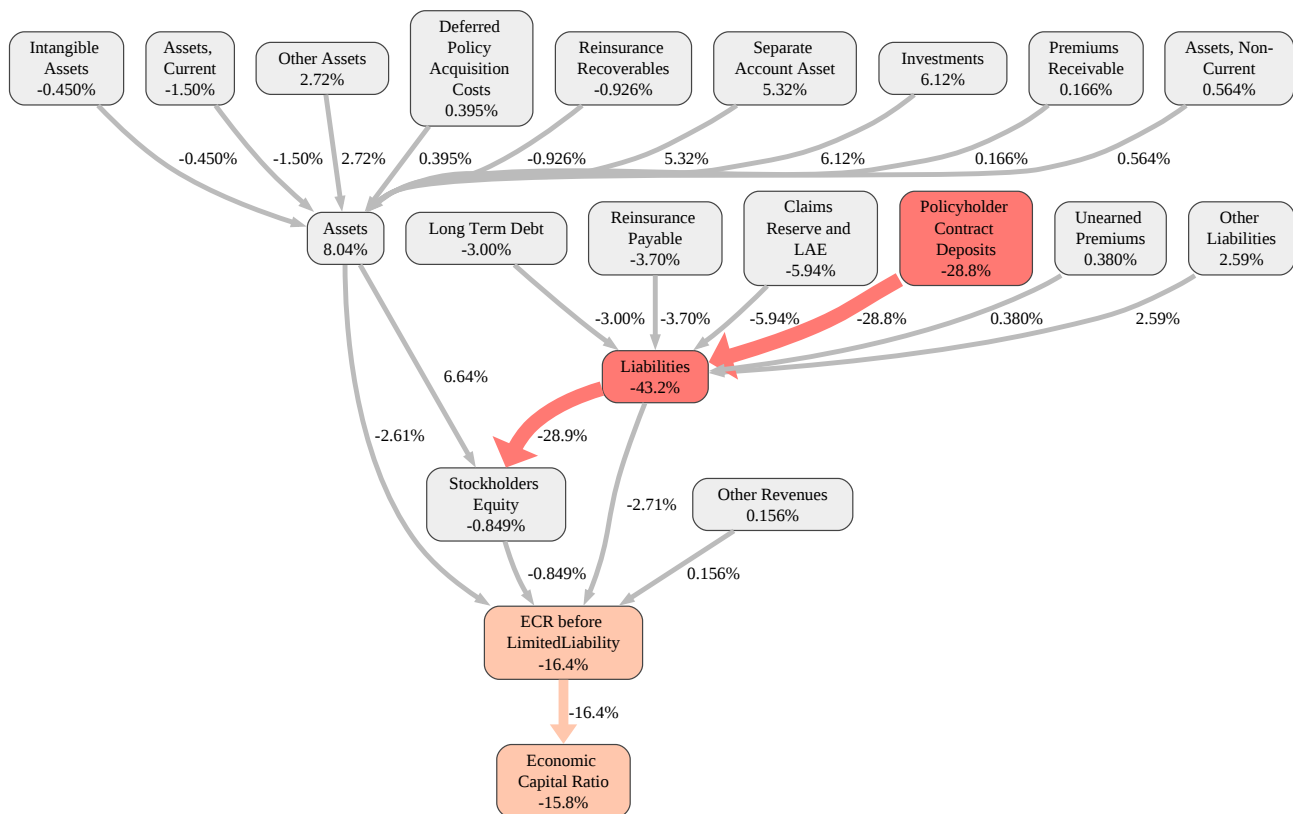




The relative strengths and weaknesses of American International Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

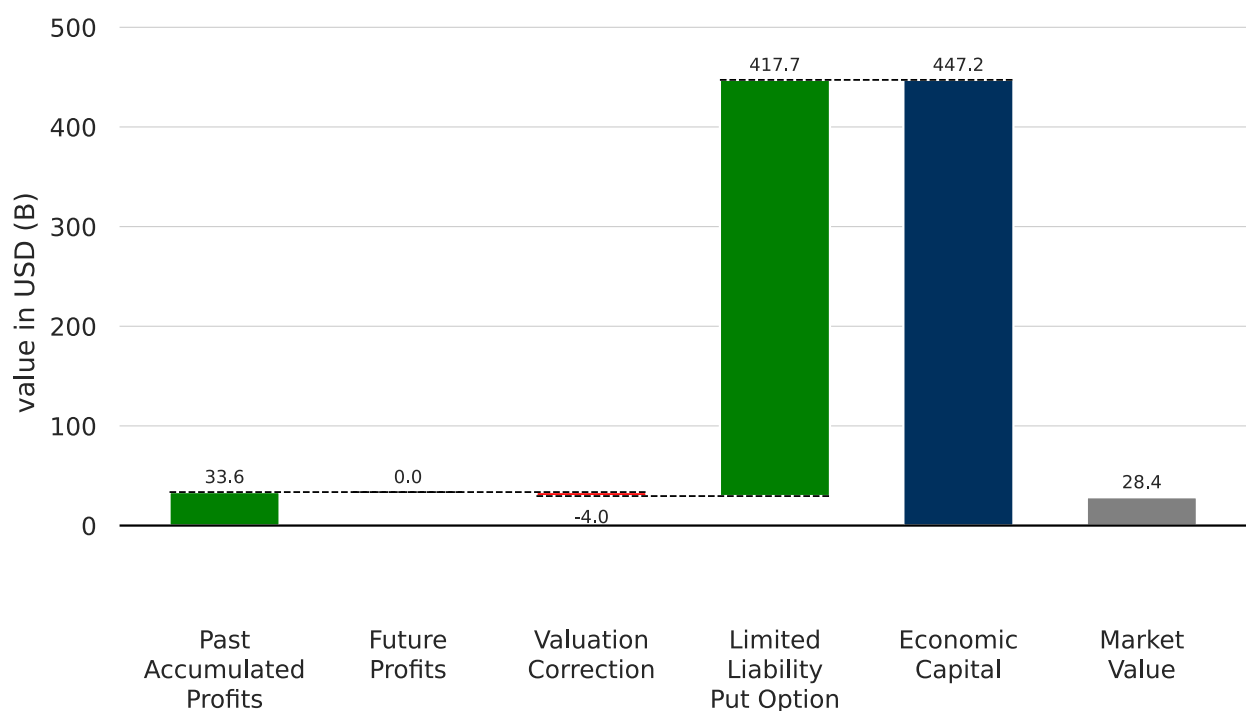
The greatest strength of American International Group INC compared to the market average is the variable Assets, increasing the Economic Capital Ratio by 8.0% points. The greatest weakness of American International Group INC is the variable Liabilities, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 81%, being 16% points below the market average of 97%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	13,122,000
Claims Reserve and LAE	128,817,000
Deferred Acquisition Costs Amortization	4,211,000
Deferred Policy Acquisition Costs	9,805,000
General and Administrative Expense	8,396,000
Insurance Commissions and Fees	2,917,000
Intangible Assets	0
Investment Income	13,631,000
Investments	360,668,000
Liabilities Current	0
Long Term Debt	37,534,000
Other Assets	91,263,000
Other Compr. Net Income	8,414,000
Other Expenses	12,156,000
Other Liabilities	27,122,000
Other Net Income	4,000
Other Revenues	-1,335,000
Policyholder Benefits and Claims	24,806,000
Policyholder Contract Deposits	264,089,000
Premiums Earned	28,523,000
Premiums Receivable	11,333,000
Reinsurance Payable	43,060,000
Reinsurance Recoverables	0
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	100,290,000
Unearned Premiums	18,660,000

Output Variable	Value in 1000 USD
Assets	586,481,000
Liabilities	519,282,000
Expenses	49,569,000
Revenues	43,736,000
Stockholders Equity	67,199,000
Net Income	-5,829,000
Comprehensive Net Income	-1,622,000
BaseVar	6,021,859,995
ECR before Limited Liability	5.4%
Economic Capital Ratio	81%

Company Valuation: American International Group INC



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.