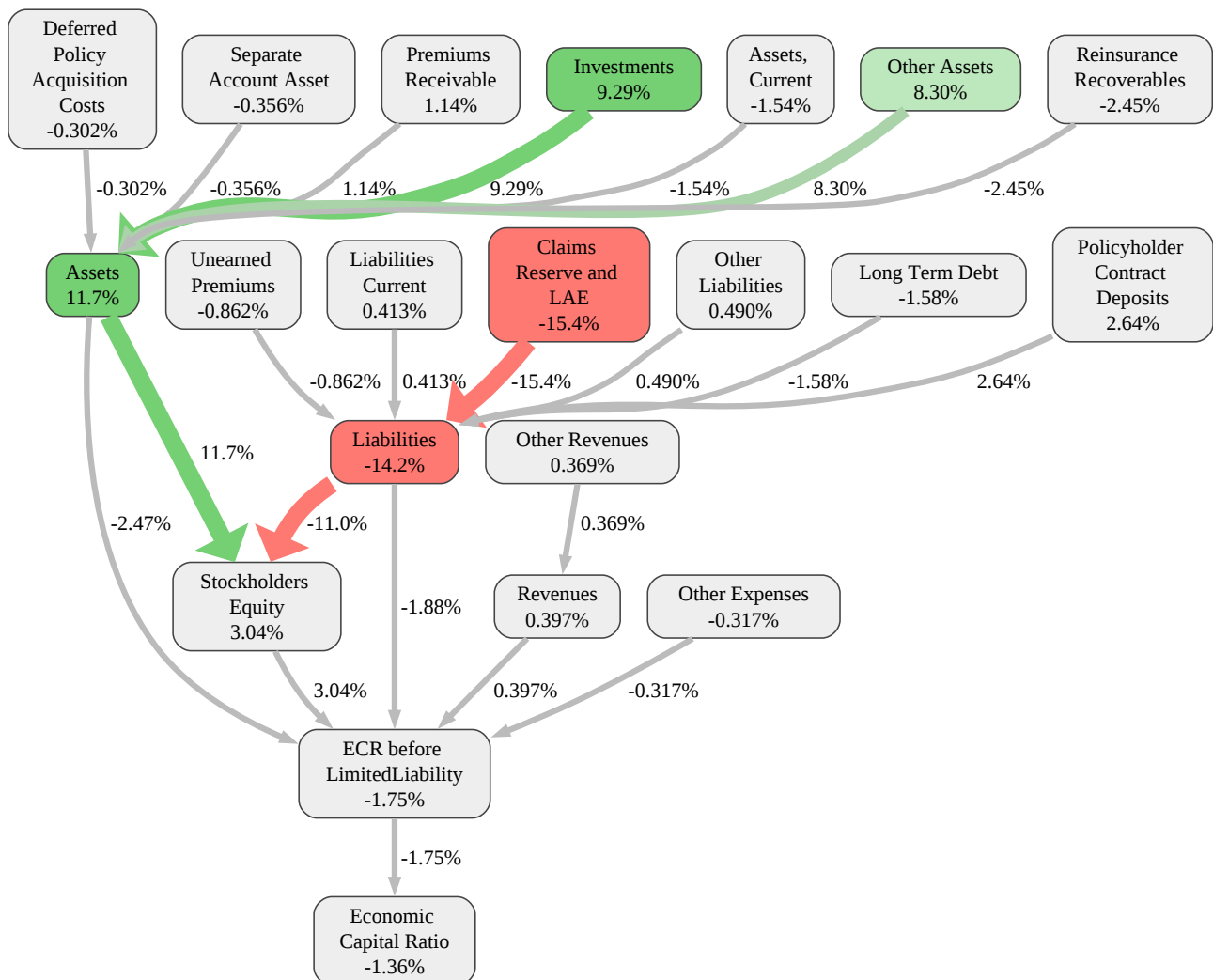




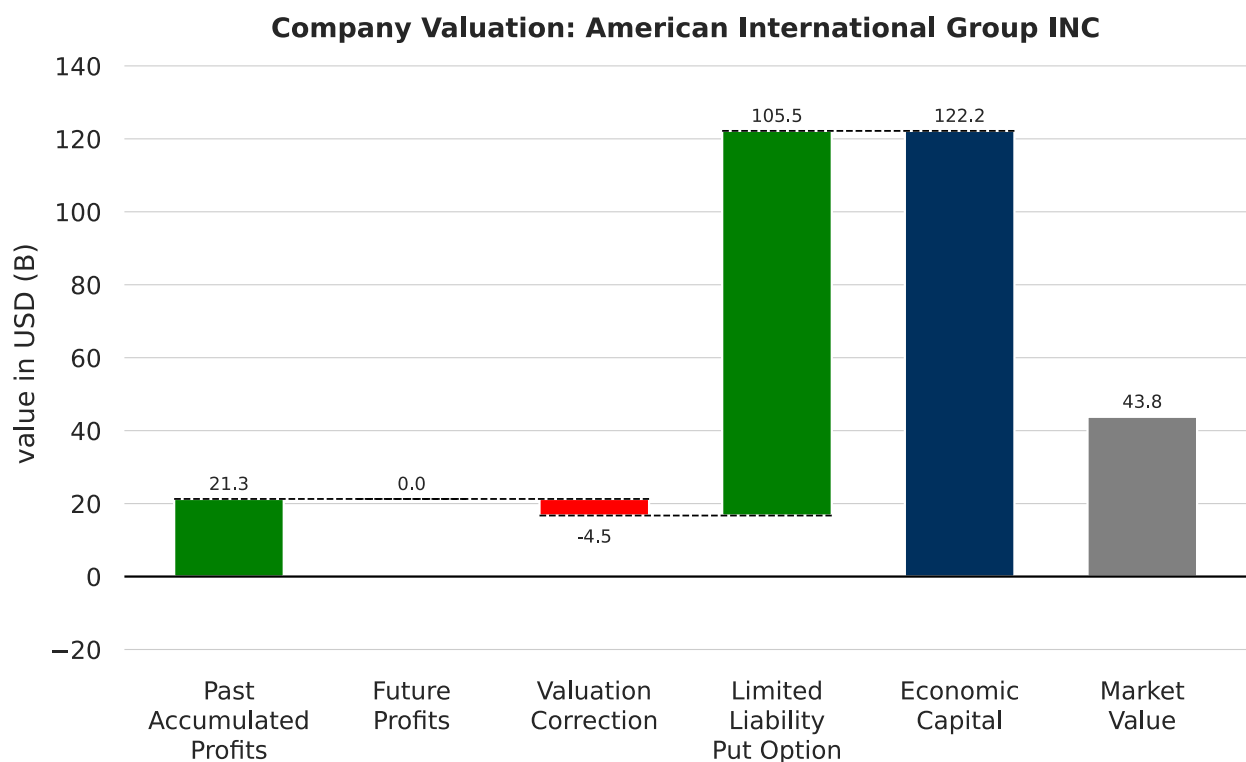
The relative strengths and weaknesses of American International Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of American International Group INC compared to the market average is the variable Assets, increasing the Economic Capital Ratio by 12% points. The greatest weakness of American International Group INC is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 87%, being 1.4% points below the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	4,735,000
Claims Reserve and LAE	70,485,000
Deferred Acquisition Costs Amortization	3,425,000
Deferred Policy Acquisition Costs	2,065,000
General and Administrative Expense	5,529,000
Insurance Commissions and Fees	0
Intangible Assets	3,373,000
Investment Income	3,707,000
Investments	93,613,000
Liabilities Current	0
Long Term Debt	8,922,000
Other Assets	47,073,000
Other Compr. Net Income	5,923,000
Other Expenses	1,030,000
Other Liabilities	18,508,000
Other Net Income	-3,626,000
Other Revenues	7,000
Policyholder Benefits and Claims	14,567,000
Policyholder Contract Deposits	418,000
Premiums Earned	23,537,000
Premiums Receivable	10,463,000
Reinsurance Payable	3,207,000
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	0
Unearned Premiums	17,232,000

Output Variable	Value in 1000 USD
Assets	161,322,000
Liabilities	118,772,000
Expenses	24,551,000
Revenues	27,251,000
Stockholders Equity	42,550,000
Net Income	-926,000
Comprehensive Net Income	2,035,500
BaseVar	838,805,542
ECR before Limited Liability	12%
Economic Capital Ratio	87%



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.