

Customer FAQs for Malaysia

Q1. What is *Chartis*?

A1. We are rebranding and renaming our operations in Southeast Asia and around the world. From this point forward we are conducting all our business in the region under the *Chartis* brand name.

The name *Chartis* is derived from the Greek word for map. This identity was chosen because it symbolizes our company's global reach and industry leadership, and because it signals our company's ability to help clients and customers chart a course through today's complex business environments

Q2. Why do you keep changing your name?

A2. Currently, the legal and marketing names of our operating companies vary from country to country. The launch of a single *Chartis* brand around the world will make it easier for our customers everywhere to recognize us as a worldwide leader in general insurance.

Q3. I have policy in the old AIG name, is this still valid?

A3. Yes, all existing policies are still valid and will remain in force. Our rebranding *Chartis* is a rebranding change only. Policies that have been issued in the old AIG/AHA names will still be valid.

Q4. Will any of my current policies have to be changed and/or be affected?

A4. No, your existing policies do not need to be changed and they will not be affected. Our rebranding to *Chartis* is a rebranding change only. Policies that have been issued in one of our old AIG/AHA names will still be valid.

Q5. Are you changing name because of the recent crisis?

A5. Launching a new name and brand is one important step to ensure a strong and independent future for our business and customers. Our new brand signals our continued commitment to the insurance business and our delivery of insurance solutions to our customers. It distinguishes our financially stable and successful insurance business from the challenges facing our parent.

Q6. Are you up for sale?

No, launching a new name and brand is one important step to ensure a strong and independent future for our business and our customers. A single *Chartis* brand around the world will make it easier for our customers everywhere to recognize us as a worldwide leader in general insurance.

Q7. Are cheques issued in the old name still valid?

A7. Yes, it is still valid.

Q8. Can I still use the old company names?

A8. We will now promote all our general insurance (property-casualty) businesses and their products and services using the *Chartis* brand exclusively.

Q9. When does the rebranding take effect?

A9. The changeover to the *Chartis* brand in Malaysia will take effect on December 7, 2009.

Q10. Will I have to change my existing policies?

A10. No changes will be required in existing policies. All terms and stipulations will continue to be in force as before. The only change you can expect to see is that contracts executed after the effective date of the rebranding will use the new *Chartis* brand and the new name of our local operating company, if it has been changed.

Q11. Are policies that have been issued to me in one of your retired names still valid?

A11. Yes, existing policies are still valid and will remain in force. Our rebranding to *Chartis* is a rebranding change only. Policies that have been issued in one of our retired names will still be valid.

Q12. Is proposal form with AIG to be accepted?

All applications will be printed with Chartis logo starting December 7 and all application forms submitted before launch date will be accepted.

Q13. Will you increase premium after you rebrand?

We will not increase premium as a result of the rebranding and renaming exercise. As always, premium rates are determined by a number of factors including pricing accuracy, product simplicity and underwriting efficiency.

Q14. What is the current relationship between AIG/AIU and Chartis?

AIG continues to be our majority shareholder, and our new identity are significant milestones toward our goal of becoming an independently operated company.

Q15. Do I need to return my current policy which is under the AIG name to you for update?

A15. No. Our rebranding to *Chartis* is a rebranding change only. Policies that have been issued in one of our retired names will not require any changes and they will still be valid up until they expire. New policies, of course, will use the new *Chartis* brand identity.