

**Press Release**

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**Income Protection Coverage to be added to AIG General's
Occupational Accident Comprehensive Insurance (Hyper Nini Rosai),
helping business owners and employees
balance medical treatment and work**

TOKYO, April 9, 2020—From April 20, 2020, AIG General Insurance Company (AIG General) will begin offering Income Protection Coverage as part of expanded coverage for its Occupational Accident Comprehensive Insurance (Hyper Nini Rosai), an insurance program for small and medium enterprises (SMEs) that has become a popular add-on to the Japan government's workers' accident compensation insurance. AIG General will also launch a legal consultation hotline service*¹ offering SMEs access to qualified lawyers who can advise on all aspects of the law.

AIG General places a particular focus on supporting risk management for SMEs, offering a wide range of products and services in this area. The Hyper Nini Rosai insurance program is particularly popular with SME owners who have faced challenging and chronic labor shortages, as they can use the employee compensation for occupational accidents as part of their employee benefits. In addition to coverage for the cost of illness-related inpatient treatment, AIG General also began offering outpatient cancer treatment cost coverage (Hyper Medical Plus) with this program in June last year, marking an industry first. Now, adding Income Protection Coverage (Hyper Income Plus) provides coverage for loss of income during time off due to treatment, allowing employers to better support employees' desire to maintain a balance between medical treatment and work—which has become a growing trend recently.

Outline of new expanded coverage and services of Hyper Nini Rosai

1. Launch of Income Protection Coverage

- Launched from April 20 for insurance coverage starting June 1.
- Choose from coverage of 50,000 yen, 100,000 yen or 150,000 yen per month. For periods of less than one month, coverage is paid on a pro rata basis, assuming a 30-day month.
- Can be paid as an add-on to health insurance sickness benefit (sickness benefit is paid over a period of 18 months after an employee has used up their paid leave; Income Protection Coverage can be paid even if there is no claim for sickness benefit).
- Policyholders will be eligible for up to one year of compensation for leave that continues beyond 90 days, or up to two years of compensation for leave that continues beyond 18 months*²
- Applicable to direct hires only (including part-time and contract employees). Temporary employees are not eligible.

2. Launch of Special Employment Practice Liability Compensation

- Special compensation for liability resulting from unfair dismissal claims and employee or third party harassment claims (including compensation of employer's consultation costs) will also be launched from April 20 for insurance coverage starting June 1. (Compensation for business owners' consultation costs also covered.)

3. Launch of legal consultation hotline service

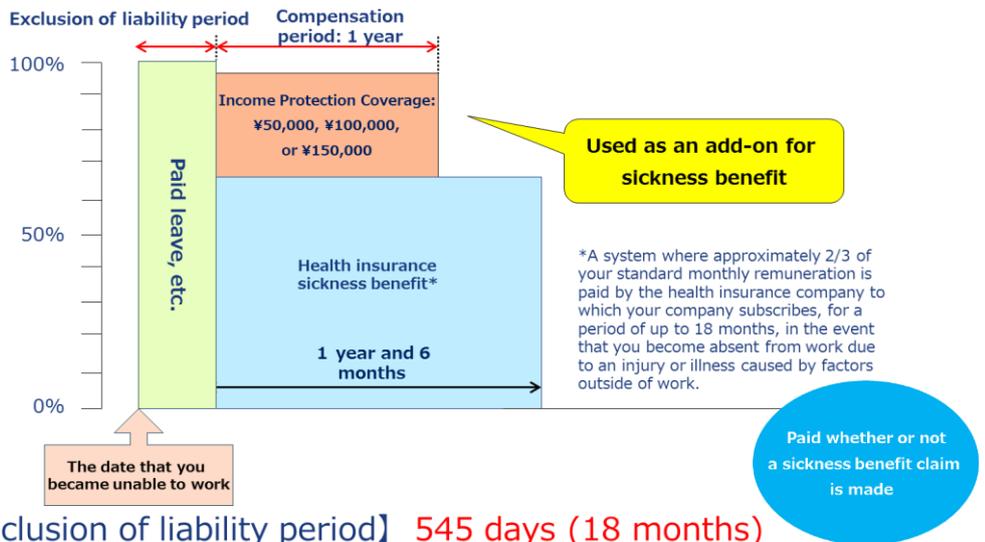
- Lawyers offer legal advice via telephone to SME owners on a variety of matters, including labor troubles, issues with business partners or customers, or everyday legal problems.
- Hyper Nini Rosai policyholders are eligible for up to three Japan-based consultations per year, lasting up to 60 minutes per session.
- Service may be used by the policyholder or a designated representative of the policyholder.

AIG General positions risk management support for SMEs at the core of its business strategy, and has been promoting a wide range of initiatives aimed at creating an environment in which SME owners and their employees can work together with peace of mind. Going forward, we will continue to provide products and services to customers as part of AIG General's ACTIVE CARE business strategy concept, which aims to help our customers prevent risks before they happen.

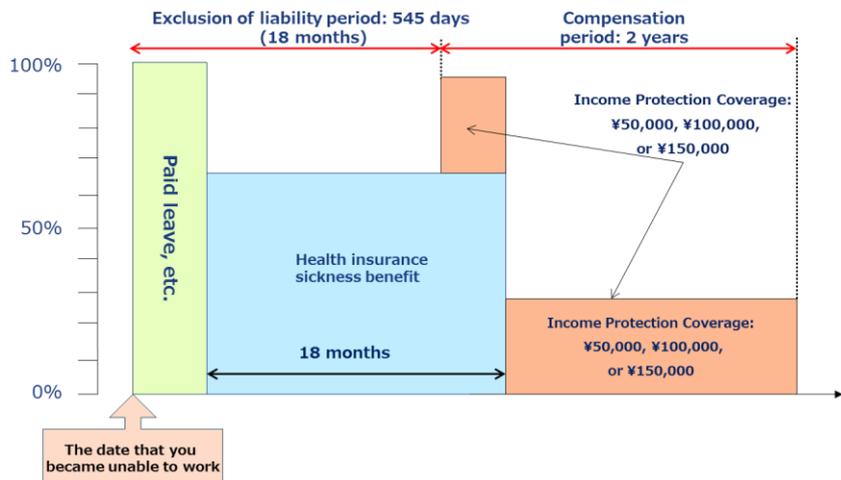
*1 Available to all Hyper Nini Rosai policyholders from April 1.

*2 See charts

【Exclusion of liability period】 90 days
【Payment period】 1 year



【Exclusion of liability period】 545 days (18 months)
【Payment period】 2 years





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FOR IMMEDIATE RELEASE

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