

**Press Release**

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AIG General to expand coverage for Occupational Accident Comprehensive Insurance ‘Hyper Nini Rosai’ with launch of 3 new riders

TOKYO, March 18, 2021—AIG General Insurance Company (AIG General) has announced expanded coverage for its Occupational Accident Comprehensive Insurance (Hyper Nini Rosai), an insurance program for SMEs that has become a popular add-on to the Japanese government’s workers’ accident compensation insurance. Starting March 22, it will begin offering three new riders, covering compensation for occupational illness, employee commutes, and certain type of infectious diseases.

The Hyper Nini Rosai insurance program has been particularly well-received among SME owners who have faced challenging labor shortages, as it allows them to use the occupational accident compensation as part of their employee benefits. In addition to covering the risk of occupational accidents for employees and subcontractors, it also offers business owners and employees coverage for risks associated with health and natural disasters, including earthquakes. By going beyond the coverage available under Japanese government’s workers’ accident compensation insurance or national health insurance, employees and business owners are better prepared for the risks they face.

In 2019 and 2020, AIG General launched Income Protection Coverage (Hyper Income Plus) and support for outpatient cancer treatment costs (Hyper Medical Plus) to support a balance between medical treatment and work, and to help employees remain in their jobs.

Below are details of the following three riders, offering expanded coverage, offering greater peace of mind for valued employees.

Newly established riders

For occupational accident risks:

1. Occupational illness compensation rider

- Daily compensation^{*1} for employers, executives, employees, and part-time workers for absences due to occupational illness, such as back pain, depression, and other conditions recognized in workers’ accident compensation insurance
- For cerebrovascular disease, ischemic heart disease, mental illnesses, or certain other specified conditions, a lump-sum payment (daily amount x 20 days) is paid to any of the above-mentioned employees and businesses when the application for occupational injury is accepted

For personal indemnity risks during employee commute:

2. Personal indemnity compensation rider for employee commute

Covers damages^{*3}, litigation costs, legal fees, etc. if an employer, executive, employee, or part-time worker is legally liable for damages due to an accident that occurs while commuting to work by railway, bus, bicycle, or other form of transportation^{*2} in Japan that injures another person and/or damages their property.

For natural disaster risks:

3. Specified infectious disease expense compensation rider

A fixed-amount compensation (500,000 yen) for costs incurred by a company in the case of an outbreak of a predefined infectious disease among employees or others^{*4}, and the company is requested, ordered, etc. by a public health care center or other organization to disinfect Japan-based facilities owned, used, or managed by the company.



Under its ACTIVE CARE business strategy concept, which provides proactive support not only during emergencies but also in the areas of risk identification and prevention, AIG General is committed to standing alongside SMEs and providing services and products to help their valued employees manage risk.

- *1 Policyholders can select from the following daily compensation payment periods: 90 days, 180 days, 365 days, 545 days, or 730 days.
- *2 Land-based transportation on circular rail tracks, such as a train, monorail, etc.
- *3 Limited to the policy amount per accident
- *4 Employers, executives, employees, part-time workers, subcontractors in the construction and transportation industries, temporary employees, permanently stationed external vendors, etc.

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American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. For additional information, please visit our website at www.AIG.com.