



# Financial Highlights<sup>1</sup>

## Years Ended December 31,

(dollars in millions, except per share data)

	2016	2015	2014
<b>Operating results:</b>			
Total revenues	\$ 52,367	\$ 58,327	\$ 64,406
Net income (loss) attributable to AIG	\$ (849)	\$ 2,196	\$ 7,529
Aftertax operating income attributable to AIG <sup>2</sup>	\$ 406	\$ 2,872	\$ 6,941
Net income (loss) per common share attributable to AIG (diluted)	\$ (0.78)	\$ 1.65	\$ 5.20
Aftertax operating income per common share attributable to AIG (diluted) <sup>2</sup>	\$ 0.36	\$ 2.15	\$ 4.79

## Balance sheet (year-end):

Total assets	\$ 498,264	\$ 496,842	\$ 515,500
Total AIG shareholders' equity	\$ 76,300	\$ 89,658	\$ 106,898

## Key metrics:

Book value per common share	\$ 76.66	\$ 75.10	\$ 77.69
Adjusted book value per common share, including dividend growth <sup>3</sup>	\$ 59.79	\$ 59.26	\$ 58.23
Return on equity (ROE)	(1.0)%	2.2 %	7.1 %
Adjusted ROE <sup>4</sup>	0.6 %	3.7 %	8.8 %
Core Normalized ROE <sup>5</sup>	7.8 %	7.2 %	n/a

## Commercial Insurance:

Combined ratio <sup>6</sup>	133.1	114.5	100.0
Accident year combined ratio, as adjusted <sup>7</sup>	95.8	94.7	94.9

## Consumer Insurance:

Personal Insurance combined ratio	96.4	102.3	99.9
Personal Insurance accident year combined ratio, as adjusted <sup>7</sup>	96.2	101.1	99.5
Individual Retirement premiums and deposits <sup>8</sup>	\$ 16,062	\$ 18,376	\$ 17,324
Group Retirement premiums and deposits <sup>8</sup>	\$ 7,570	\$ 6,920	\$ 6,743
Life Insurance premiums and deposits <sup>8</sup>	\$ 3,519	\$ 3,370	\$ 3,174

<sup>1</sup> The non-GAAP financial measures presented herein may not be comparable to similarly-named measures reported by other companies. The reconciliations of such measures to the most comparable GAAP measures in accordance with Regulation G are included within this Annual Report, AIG's Annual Report on Form 10K for the fiscal year ended December 31, 2016 (included herein) or in the Fourth Quarter 2016 Financial Supplement available in the Investor Information section of AIG's website, [www.aig.com](http://www.aig.com).

<sup>2</sup> Aftertax operating income attributable to AIG and Aftertax operating income per common share attributable to AIG (diluted) are reconciled on pages 64 and 65 of the Annual Report on Form 10K (included herein).

<sup>3</sup> Book value per common share excluding Accumulated other comprehensive income (loss) (AOCI) and Deferred tax assets (DTA), including dividend growth, is reconciled on page 35 of the Annual Report on Form 10K (included herein).

<sup>4</sup> Return on equity - aftertax operating income excluding AOCI and DTA is reconciled on page 35 of the Annual Report on Form 10K (included herein).

<sup>5</sup> Normalized return on attributed equity is defined and reconciled on pages 330 and 334 of this Annual Report. Normalized return on attributed equity is only available for fiscal years 2015 and 2016, and not prior.

<sup>6</sup> Consistent with our definition of pre-tax operating income, excludes loss reserve discount.

<sup>7</sup> Accident year combined ratios, as adjusted, are reconciled on pages 70 and 94 for Commercial and Personal Insurance, respectively, in the Annual Report on Form 10K (included herein).

<sup>8</sup> Premiums and deposits are reconciled on pages 86, 90, and 93 for Individual Retirement, Group Retirement, and Life Insurance, respectively, in the Annual Report on Form 10K (included herein).

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 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's core businesses include Commercial Insurance and Consumer Insurance, as well as Other Operations. Commercial Insurance comprises two modules - Liability and Financial Lines, and Property and Special Risks. Consumer Insurance comprises four modules - Individual Retirement, Group Retirement, Life Insurance and Personal Insurance.

AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.