

Chartis Insurance Hong Kong Limited
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18 Westlands Road,
Island East, Hong Kong
852 3555 0000 Telephone
852 2834 5676 Facsimile
www.chartisinsurance.com.hk



January 15, 2010

Dear valued customer,

We are pleased to announce that American International Underwriters, Limited has changed its company name to *Chartis Insurance Hong Kong Limited*. Our insurance policy commitment to you remains unchanged.

As you might already know, AIU operations in Southeast Asia and around the world are being rebranded and renamed *Chartis*. One of the purposes of the rebranding is to ensure that we can best serve our customers around the world with maximum efficiency and synergy, and thereby present a single consistent identity wherever they might be located.

Although the *Chartis* brand is new, our roots in Asia extend back almost a century and we have been part of Hong Kong's insurance community since the 1930's. Today, *Chartis* is one of the largest and most financially secure insurance organizations in the world. We employ more than 34,000 people worldwide and serve more than 40 million individual and business customers in more than 160 countries and jurisdictions. In 2008, *Chartis* companies wrote more than US\$50 billion in gross premiums.

As one of Hong Kong's leading property-casualty and general insurance companies, we offer high-value products and services to businesses and consumers via a network of more than 5,000 professionals. In our quest to provide our customers with the highest quality products and services, we have received numerous industry awards, including 'General Insurance of the Year' and the 'CAPITAL CEO Supreme Brands Award'.

Moving forward into the future, I want to pledge that we will always be there to serve you when and where you want us, delivering the products you want in the way you want them, at the best value. We aim to be your provider of choice for insurance solutions and superior customer service.

If you have any questions, please don't hesitate to contact us via the below lines:

General Line	Tel: 3555 0000
Accident & Health Care	Tel: 3666 7017
Auto & Home	Tel: 3666 7033
Claims	Tel: 3666 7090
Corporate Multi Risks Solutions (SMEs)	Tel: 3666 7088
Travel	Tel: 3666 7022

Yours sincerely,

A handwritten signature in black ink, appearing to read "Michael Raines". The signature is fluid and cursive, with a long horizontal stroke at the end.

Michael Raines
President and CEO