

Chartis Insurance Hong Kong Limited (Macau Branch)
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Avenida Comercial de Macau
853 2835 5602 Telephone
853 2835 5299 Facsimile
www.chartisinsurance.com.hk/macau



May 31, 2010

Dear valued customer,

As foreshadowed in our message to policyholders back in November 2009, we are pleased to announce the launch of Chartis Insurance Hong Kong Limited (Macau branch) ("Chartis Macau").

Having been granted a general insurance license from the Monetary Authority of Macau, Chartis Macau will become operational on 1 June 2010 in place of the Macau branch of its affiliate company American Home Assurance Company ("AHAC Macau").

In effect this means that as of 1 June 2010, Chartis Macau shall replace AHAC Macau as the insurer on all policies issued by AHAC Macau prior to that date.

About Chartis Macau

Chartis Macau is a branch of Chartis Insurance Hong Kong Limited, a general insurance company incorporated in Hong Kong. Like American Home Assurance Company, Chartis Insurance Hong Kong Limited belongs to the Chartis group of companies ("Chartis") which makes up the general insurance arm of AIG Inc.

Chartis is a long-established worldwide leader in property-casualty and general insurance which employs more than 34,000 people across the globe and serves more than 40 million individual and business customers in more than 160 countries and jurisdictions. In 2009, Chartis wrote more than US\$40 billion in gross premiums.

What this means for you

Chartis Macau will combine the twin benefits of being part of a world wide, financially strong general insurance group with the ability to respond effectively to the needs of local Macau policyholders. This positions Chartis Macau well to build on the success of AHAC Macau, to reinforce the quality of service it can provide to its customers and to enhance the comprehensive range of general insurance products it can offer in Macau.

The only change you need to be aware of at this time is that as of 1 June 2010 your insurance policy will be with Chartis Macau in place of AHAC Macau. Please note that your policy will remain valid, and all terms and conditions in your existing policy will continue to be in force as before. No action of any kind will be required from you in this regard.

Going forward, Chartis Macau shall continue to provide you with high quality service and seek to be responsive to your general insurance needs.

Should you have any queries, please do not hesitate to contact us at (853) 2835 5602.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Yasmin Chan", enclosed within a simple, hand-drawn oval shape.

Yasmin Chan
Branch Manager
American Home Assurance Company, Macau Branch up to 31 May 2010
Chartis Insurance Hong Kong Limited, Macau Branch from 1 June 2010