

Chartis Insurance Hong Kong Limited
(Insurance Agent Reg. No.: 95902947)
46/F, One Island East,
18 Westlands Road,
Island East, Hong Kong
852 3555 0000 Telephone
852 2834 5676 Facsimile
www.chartisinsurance.com.hk



Nov 23, 2009

Dear Business Partner,

We are pleased to announce that American International Underwriters, Limited has changed its company name to **Chartis Insurance Hong Kong Limited**. This reflects the company's brand alignment with the worldwide operations of *Chartis, Inc.*

This change of company name was carried out in compliance with all the requirements and regulations in Hong Kong. Our insurance policy commitment to your customers remains unchanged.

The launch of *Chartis* in Hong Kong represents exciting and significant milestones on our path toward operating independence and the unification of our market leading international and U.S. general insurance businesses under one brand. The name *Chartis* is derived from the Greek word for map. This name was chosen because it signifies our company's ability to help clients and customers chart a course through today's complex business environments. It also represents our history and culture, both of which are rooted in exploration and the pursuit of excellence through problem-solving and innovation.

Although the *Chartis* brand is new, we are already 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\$52 billion in gross premiums.

Our roots in Hong Kong can be traced back to the 1930s. Today, we are one of Hong Kong's leading general insurance companies offering services to businesses and consumers via a network of over 5000 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 'CAPITAL CEO Supreme Brands Award'.

As we move forward into the future, we will always be there to serve you when and where you want us, delivering the products your customers want in the way they want them delivered, at the best value. We aim to be your customer's provider of choice for insurance solutions and superior customer service.

If you have any questions or if you would like additional information about our company or its products, please don't hesitate to contact us.

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 Managing Director