

# MARTIN J. SULLIVAN

President and Chief Executive Officer, AIG

Martin J. Sullivan is President and Chief Executive Officer of American International Group, Inc. (AIG), the world's leading global insurance and financial services organization operating in 130 countries and jurisdictions worldwide. Mr. Sullivan served as Vice Chairman and Co-Chief Operating Officer from May 2002 until March 2005, when he was elected to his current position. He also serves on the AIG Board of Directors.

Mr. Sullivan joined the company in the Finance Department of American International Underwriters (AIU), AIG's non-life insurance company in the United Kingdom, in 1971. In 1974, he joined the Property Department and held a succession of underwriting and management assignments in the UK and Ireland. In 1983, Mr. Sullivan was appointed Property Manager for the UK and later Regional Property Manager for the UK/Ireland Division.

In 1988, Mr. Sullivan was named Manager of AIU's London office and Regional Marketing Manager for UK/Ireland. He was later appointed Assistant Managing Director of AIG Europe (UK) Ltd. in 1989 and Chief Operating Officer in 1991. In 1993, he was named President of AIU's UK/Ireland Division and Managing Director of AIG Europe (UK) Ltd.

Mr. Sullivan was elected Senior Vice President, Foreign General Insurance in 1996 and Executive Vice President, Foreign General in 1998. In 1996, he was appointed Chief Operating Officer of AIU in New York and named President in 1997.

Mr. Sullivan is Chairman of the US-ASEAN Business Council, an Associate Member of the Chartered Insurance Institute, a Fellow of the Institute of Leadership & Management and a Member of the Chartered Management Institute. He also serves in the following capacities: a Director of the Geneva Association; a member of the Business Advisory Committees of the St. George's Society and The British Memorial Garden Trust; a member of the American Advisory Council of the London Symphony Orchestra; a member of the International Advisory Council of Guanghua School of Management at Peking University; a member of the Board of Trustees of the American Associates of the Royal Academy Trust; a member of the Board of Overseers – School of Risk Management, St. John's University; and a member of the Board of Directors of the Inner City Scholarship Fund. He was also formerly the President of British American Business Inc.

Mr. Sullivan was made a member of the Order of the British Empire in the 2007 Queen's Birthday Honors list.

Mr. Sullivan is married and has two daughters and a son.



# STEVEN J. BENSINGER

## Executive Vice President and Chief Financial Officer, AIG

Steven J. Bensinger is Executive Vice President and Chief Financial Officer of American International Group, Inc. (AIG). He has served in that capacity since March 2005. Mr. Bensinger joined AIG as Treasurer in October 2002 and was elected an AIG Senior Vice President in January 2005 when he was named Treasurer and Comptroller.

Prior to joining AIG, Mr. Bensinger was Executive Vice President and Chief Financial Officer of Combined Specialty Group, Inc., the insurance underwriting operations of Aon Corporation. Before joining Aon, Mr. Bensinger was Executive Vice President of Trenwick Group Ltd., a position he assumed in October 1999 concurrent with Trenwick's acquisition of Chartwell Re Corporation, where Mr. Bensinger served as President and a Director. Mr. Bensinger's responsibilities at Trenwick included strategic planning, mergers and acquisitions, executive compensation, human resources and oversight of the legal function.

Mr. Bensinger joined Chartwell in March 1993 as President and, during his tenure with the company, concurrently served as Chairman and CEO of its UK operations from July 1998 to October 1999.

Prior to joining Chartwell, Mr. Bensinger was President and Chief Operating Officer and a director of Skandia America Reinsurance Corporation, a position he assumed in early March 1991. Prior to that, he served as Skandia America's Executive Vice President and Chief Financial Officer. Mr. Bensinger also served as Chairman of the Board of numerous Skandia subsidiaries.

Mr. Bensinger joined Skandia America in October 1987 after an eleven-year career with the international accounting and consulting firm of PricewaterhouseCoopers, where he was a partner in the New York insurance practice.

Mr. Bensinger is a Certified Public Accountant and a member of both the American Institute of Certified Public Accountants and the New York State Society of Certified Public Accountants. He graduated from New York University's Stern School of Business in 1976. Mr. Bensinger has served as a Board member and as President of the Stern School of Business Alumni Association. He also served on the Board of the New York University Alumni Association.



## WILLIAM N. DOOLEY

Senior Vice President, Financial Services, AIG

As AIG Senior Vice President, Financial Services William N. Dooley is responsible for the AIG Financial Services businesses, including International Lease Finance Corporation and the AIG Capital Markets business, which includes the combined operations of AIG Financial Products Corp., American General Finance, Inc., AIG Consumer Finance Group, Inc., AIG Capital Corporation, and Imperial A.I. Credit Companies. Mr. Dooley joined AIG in 1978 and was elected Vice President in 1996 and Senior Vice President in 1998.

Prior to his current position, Mr. Dooley served in various roles in AIG's financial management and investment areas, including Vice President and Treasurer of AIG, Senior Vice President and Chief Investment Officer of American International Underwriters, Senior Vice President and Treasurer of AIG Investment Corporation and Vice President of AIU Euro Markets. While with AIU Euro Markets, he was responsible for the day-to-day management of international fixed income portfolios, which then totaled over \$4 billion (U.S.).

Prior to joining AIG, Mr. Dooley was employed by European American Bank, New York.

Mr. Dooley received a BS in Business Administration from Manhattan College and an MBA in Finance from Pace University.



# JOSEPH J. CASSANO

President and Chief Executive Officer, AIG Financial Products Corp.

As President and Chief Executive Officer of AIG Financial Products Corp. (AIGFP), Joseph J. Cassano is responsible for all of the operations of the AIGFP group of companies in the United States, Europe and the Far East.

Mr. Cassano was one of the founding members of AIGFP when the group commenced operations in January of 1987. Prior to joining AIGFP, Mr. Cassano was with Drexel Burnham Lambert, where he was the Financial Comptroller in the Interest Rate Products Group from 1985 to 1987, and with First Boston Corporation, where he was a Credit Officer, from 1978 to 1985.

Mr. Cassano earned his BA degree from Brooklyn College in 1976.



## **ANDREW FORSTER**

Executive Vice President, Head of Credit Trading, AIG Financial Products Corp.

Andrew Forster is Global Head of Credit Trading at AIG Financial Products Corp. (AIGFP). Prior to joining AIGFP in August 1998, Mr. Forster worked at JP Morgan Securities Ltd for six years, most recently as Head of Fixed Income Credit Trading for the Eurozone countries.

Mr. Forster earned a BA in Economics and History (1st Class) degree from Oxford University.

### GARY B. GORTON

Advisor, AIG Financial Products Corp.

Gary B. Gorton is the Robert Morris Professor of Banking and Finance at The Wharton School of the University of Pennsylvania, where he has taught since the fall of 1983. Dr. Gorton has done research in many areas of finance, including both theoretical and empirical work. He is a member of the American Finance Association, the American Economic Association, and the Econometric Society.

Dr. Gorton has consulted for the U.S. Board of Governors of the Federal Reserve System, various U.S. Federal Reserve Banks, the Bank of England, the Bank of Japan, and the Central Bank of Turkey. He has also consulted for a number of private firms. Since 1996 he has been a consultant and advisor to AIG Financial Products where he has developed quantitative models and trading strategies in credit derivatives and commodity futures.

Dr. Gorton received his Doctorate in Economics from the University of Rochester. In the field of Economics, he received Master's degrees in Economics at the University of Rochester and Cleveland State University, and also received a Master's degree in Chinese Studies from the University of Michigan.

# JAMES BRIDGWATER

Executive Vice President, Head of New Product Development, AIG Financial Products Corp.

James Bridgwater heads the group responsible for development of new derivative products and models at AIG Financial Products Corp. (AIGFP). Mr. Bridgwater joined AIGFP in 1997 and prior to that headed the quantitative development group for FX at UBS.

Mr. Bridgwater graduated in Mathematics from Cambridge University and is a qualified Chartered Accountant.



# WIN J. NEUGER

Executive Vice President and Chief Investment Officer, AIG Chairman and Chief Executive Officer, AIG Investments

As Executive Vice President and Chief Investment Officer of AIG and Chairman and Chief Executive Officer of AIG Investments, Win J. Neuger is responsible for directing AIG's investment strategies on a worldwide basis as well as the AIG units that provide investment advice and market asset management products and services to clients around the world. Mr. Neuger joined AIG in 1995 as Senior Vice President and Chief Investment Officer with investment management experience since 1973. He was elected AIG Executive President in 2002.

Before joining AIG, Mr. Neuger was with Bankers Trust Company, where he served both as Managing Director, Fixed Income and, subsequently, Managing Director, Global Equities. Prior to joining Bankers Trust, Mr. Neuger served as Chief Investment Officer at Western Asset Management. He was also the Head of Fixed Income at Northwestern National Bank in Minnesota.

Mr. Neuger received an AB from Dartmouth College and an MBA from Dartmouth's Amos Tuck Graduate School of Business. He is a CFA charterholder and is a member of the New York Society of Security Analysts (NYSSA), the CFA Institute, and the Council on Foreign Relations.



### RICHARD W. SCOTT

Senior Vice President, Investments, AIG Senior Managing Director and Head of Global Fixed Income, AIG Investments

Richard W. Scott joined AIG Investments with the acquisition of American General Investment Management (AGIM) in 2001 and is a member of the AIG Investments Executive Committee. Mr. Scott is Senior Vice President, Investments of American International Group, Inc., the Chief Investment Officer for the AIG Insurance Companies and is also responsible for AIG Investments Global Fixed Income operations.

As Chief Investment Officer of AGIM since 1998, Mr. Scott was responsible for overseeing all aspects of AGIM's business. Prior to joining AGIM in 1994, Mr. Scott served as Vice Chairman, General Counsel, and Chief Investment Officer of Western National Corporation, a \$10 Billion annuity company, based in Houston, Texas.

Mr. Scott began his career at Sullivan and Cromwell in 1977. After two years with the firm, Mr. Scott moved to Vinson and Elkins, L.L.P where he was a partner in the corporate finance and securities section of the firm.

Mr. Scott received an AB (cum laude) in Economics from Duke University and JD from Duke University Law School. He is a member of Phi Beta Kappa and is licensed to practice law in New York and Texas.



### SONIA W. HAMSTRA

# Managing Director, Fixed Income Capital Markets, AIG Investments

Sonia W. Hamstra is responsible for AIG's Matched Investment Program, as well as coordinating AIG Investments' other fixed income capital markets initiatives. Ms. Hamstra is also responsible for overseeing AIG Investments' Structured Credit business on a worldwide basis including investments in third-party-managed CDO transactions and issuance of AIG Investments CDO transactions.

Ms. Hamstra held a similar position at American General Investment Management (AGIM) where she also directed the firm's investments in asset-backed and commercial mortgage-backed securities. She joined AIG Investments with the acquisition of AGIM in 2001, and American General in 1987 as a member of the real estate group. Her prior experience was in real estate banking.

Ms. Hamstra earned a BA degree in sociology and an MBA degree in Finance from The University of Texas at Austin and is a CFΛ charterholder.

### CRAIG A. MITCHELL

## Managing Director, Insurance Portfolio Management, AIG Investments

Craig A. Mitchell joined AIG Investments with the acquisition of American General Investment Management (AGIM) in 2001 and is currently a Managing Director responsible for insurance portfolio management. His responsibilities include Domestic Life Insurance & Retirement Services, Domestic General Insurance, and Global Securities Lending. He is also involved in the management of Foreign Life Insurance, Foreign General Insurance and the Matched Investment Program.

At American General, Mr. Mitchell held the position of Senior Fixed Income Portfolio Manager. His career began at Providian Corporation where he held successive positions including Investment Systems Developer, Financial Analyst, and Fixed Income Portfolio Manager.

Mr. Mitchell received a BS in Mathematics and an MBA from University of Louisvillé. He is a Master FLMI and CFA charterholder.



# JASON C. D'ANGELO

## Vice President and Portfolio Manager, AIG Investments

Jason C. D'Angelo is a Vice President at AIG Investments, where he is Portfolio Manager for the residential mortgage-backed and asset-backed credit portfolios. Mr. D'Angelo joined AIG Investments in June of 2005.

Prior to joining AIG Investments, Mr. D'Angelo spent six years with TIAA-CREF managing various MBS and ABS portfolios. Before TIAA-CREF, he also held positions with the Natexis Banque and NatWest Bank.

Mr. D'Angelo received a BA from Oberlin College and an MBA from New York University. He is a board member of the Asset Securitization Forum, a CFA charterholder, and a member of the NYSSA.

## **ANDREW PAROWER**

## Vice President and CMBS Portfolio Manager, AIG Investments

Andrew Parower joined AIG Investments in 2005 as Vice President/CMBS Portfolio Manager. The CMBS portfolio contains both domestic and foreign, fixed and floating rate investments which are managed on a total rate of return and book yield basis.

Prior to joining AIG Investments, Mr. Parower was the CMBS portfolio manager at New York Life Investment Management where he developed their CMBS investment program. He also worked at Citicorp Securities CMBS Group where he co-headed a third party CMBS program, and with Deutsche Bank's CMBS Group. Mr. Parower's experience also includes acquisitions manager for a pension fund advisor, and sales and asset management roles for Chase Manhattan Bank's Owned Real Estate Group.

Mr. Parower is on the CMSA Board of Governors, and on the advisory board of the ARCap High Yield fund. He received a BSBA from Washington University in St. Louis, and an MBA from Fordham University Graduate Business School.



# JOSEPH K. PHILIPS

# Vice President and Director of Residential Credit MBS/ABS Research, AIG Investments

Joseph K. Philips is a Vice President at AIG Investments, where he is Director of Research for the residential mortgage-backed and asset-backed credit portfolios. He joined AIG Investments in August 2005.

Prior to AIG Investments, Joseph spent five years with Morgan Stanley in the ABS research area, focusing on a variety of MBS and ABS assets. Before Morgan Stanley, he worked in agency MBS research at Salomon Brothers for more than eight years.

Mr. Philips received an MS in Mechanical Engineering from SUNY Stony Brook and an MBA in Finance from the University of Illinois at Urbana-Champaign.



# WILLIAM V. NUTT, JR.

## President and Chief Executive Officer, United Guaranty Corporation

William V. Nutt, Jr. is President and Chief Executive Officer of United Guaranty Corporation (AIG United Guaranty), a member company of American International Group, Inc. (AIG). The company has been headquartered in Greensboro, North Carolina, since it was established in 1963.

Mr. Nutt's career at AIG United Guaranty began in 1978 and has included a broad range of positions in sales, capital markets, operations, and risk management. Prior to his current position, he was President and Chief Operating Officer of United Guaranty Residential Insurance Company, the corporation's flagship mortgage insurance subsidiary.

Mr. Nutt serves on the executive committee of the Mortgage Insurance Companies of America (MICA), the private mortgage insurance industry trade association, and is a member of the Mortgage Roundtable of the National Association of Home Builders. He is a past member of the Fannie Mae National Advisory Council and also serves on a number of civic and educational boards of directors.

A native of Greensboro, Mr. Nutt is a graduate of the University of North Carolina at Chapel Hill, where he earned a BA in Economics. He also completed the Executive Program at UNC's Kenan-Flagler School of Business.



# HAL G. (TRIPP) WADDELL

Executive Vice President, Treasurer and Chief Financial Officer, **United Guaranty Corporation** 

Tripp Waddell has been with United Guaranty Corporation since 1995, when he joined the company as Senior Vice President and Chief Information Officer. He is responsible for the Corporate Controllers, Financial Planning and Analysis, Information Systems, and Corporate Administration departments. He is also a member of the Board of Directors of the United Guaranty Corporation.

Mr. Waddell joined United Guaranty in 1995 as Senior Vice President and Chief Information Officer, responsible for information systems strategy, development, and implementation. Under his direction, United Guaranty emerged as an industry leader in customer-based design for Internet and e-Business products, as well as streamlined operations and gains in efficiency for United Guaranty through automated systems and on-line capabilities. He managed a staff of 175 professionals and support personnel and an annual budget of \$22 million, and was influential in the development and introduction of United Guaranty's Internet-based business-to-business portal in 2000, which now offers 21 Web-based products to mortgage lenders of all sizes.

Mr. Waddell has a BS in Business Administration from UNC-Chapel Hill and received his MBA from the Fuqua School of Business at Duke University, where he graduated as a Fuqua Scholar. He is a member of the North Carolina A&T University Foundation, Inc.

# LEONARD J. SWEENEY

Senior Vice President and Chief Risk Officer, United Guaranty Corporation

As Chief Risk Officer of United Guaranty Corporation, Leonard J. Sweeney manages corporate risk analysis, the corporate actuarial department, actuarial research, statistics, corporate compliance, and business continuity.

A member of the senior corporate management team, Mr. Sweeney has been with United Guaranty Corporation (AIG United Guaranty) since 1993.

Mr. Sweeney began his career with AIG United Guaranty as Vice President of underwriting for United Guaranty Residential Insurance Company, the corporation's flagship mortgage insurance subsidiary. In 1999, he was named Senior Vice President of insurance operations and Chief Credit Officer, responsible for underwriting and risk management, emerging markets, loss management, claims, and servicing. He was Senior Vice President of Strategic Planning and Corporate Development from 2003 to 2005.

Before Mr. Sweeney joined AIG United Guaranty, he held various positions in underwriting and risk management for PMI.

Mr. Sweeney attended the University of Massachusetts and Northeastern University, and is a graduate of the Executive Program at UNC-Chapel Hill.



## FREDERICK W. GEISSINGER

Chairman and Chief Executive Officer, American General Finance, Inc.

Frederick W. Geissinger joined American General in 1994 as President and Chief Executive Officer of American General Land Development, Inc. He was later named President and Chief Executive Officer of American General Mortgage and Land Development, Inc. and, in 1995, was named to his current position.

Prior to joining American General, Mr. Geissinger headed Geissinger and Associates, Inc., a financial advisory consulting firm. Previously, he was Executive Vice President, Real Estate, at Daiwa Securities America. He began his career at Chase Manhattan Bank, where he served in a number of management positions, including Director, Financial Planning and as Senior Vice President and Managing Executive, Real Estate Investment Banking.

Mr. Geissinger is Chairman of the Housing Policy Council and a Board Member and Chairman Emeritus of the American Financial Services Association. He serves on the Board of the Financial Services Roundtable and the Signature Learning Center and on the Advisory Board of the University of Evansville—Institute for Global Enterprise.

Mr. Geissinger received his BA from Dartmouth College and MBA from the University of Chicago.



# DONALD R. BREIVOGEL, JR.

Senior Vice President and Chief Financial Officer, American General Finance, Inc.

Donald R. Breivogel, Jr. has served as Senior Vice President, American General Finance since February 2002 and as Chief Financial Officer since March 2001. Prior to being named CFO, Mr. Breivogel had served as Vice President and Treasurer of American General Finance since August 2000. Prior to that, he had been Director, Planning and Financial Analysis.

Mr. Breivogel began his career with American General Finance in 1988 as Accounting Manager in the credit card division. Prior to joining American General, he was with Gaither, Rutherford and Company, a public accounting firm, with primary focus in the tax area.

Mr. Breivogel received his BS from the University of Southern Indiana and holds his CPA license from the state of Indiana.

### RAYMOND S. BROWN

Senior Vice President, Risk Management, American General Finance, Inc.

Raymond S. Brown has served as Senior Vice President, Risk Management at American General Finance since 2005. Prior to rejoining American General Finance in 1999 as Vice President, Risk Management, Mr. Brown served as Vice President in the Consumer Financial Services Division of Bank One where his responsibilities included credit scoring and decision support. Mr. Brown had served in various management positions during his previous tenure at American General Finance, including Commercial Lending, Acquisitions, and Risk Management. In the latter position he was involved in the conception, construction, and implementation of the current Risk Management System. He has over 25 years experience in commercial and community banking and consumer lending.

Mr. Brown holds a BS in Business Management from the University of Southern Indiana and an MBA from Indiana University.



### **BRYAN A. BINYON**

Vice President and Treasurer, American General Finance, Inc.

Bryan A. Binyon has served as Treasurer of American General Finance since October 1993. Mr. Binyon was named Vice President of American General Finance in April 1999 and returned to this position in September 2001 after spending one year as Vice President and Treasurer of KB Home. Prior to joining American General Finance, Mr. Binyon served seven years in the American General Corporation Treasury Department where he last served as Assistant Treasurer-Corporate Finance. He joined American General after six years of treasury and corporate planning experience with Texas Eastern Corporation in Houston.

Mr. Binyon graduated from the University of the Pacific with a BS in Business and Economics, and received his MBA from the Wharton School of the University of Pennsylvania.



# ROBERT E. LEWIS

Senior Vice President and Chief Risk Officer, AIG

Robert E. Lewis is Senior Vice President and Chief Risk Officer of American International Group, Inc. (AIG). Mr. Lewis joined AIG in 1993 as Vice President and Chief Credit Officer. He was elected AIG Senior Vice President in May of 2003, and named Chief Risk Officer in July of 2004.

Mr. Lewis also serves on the AIG Financial Risk Management Committee, which was established in 1993 to oversee and approve all financial transactions, investments and credit exposures.

Before joining AIG, Mr. Lewis was Assistant General Manager for North America and Chief Credit Officer for ING Bank in New York, where he also served as Head of Lending for Corporate Finance. Prior to ING Bank, he spent 12 years at Chase Manhattan Bank in a variety of management positions, including Vice President, Portfolio Risk and Policy Review.

Mr. Lewis holds a BA degree from Davidson College and an MA from Duke University.



### KEVIN B. MCGINN

Vice President and Chief Credit Officer, AIG

Kevin B. McGinn was elected Vice President and Chief Credit Officer of American International Group, Inc. (AIG) in 2006. Mr. McGinn also serves as Chairman of the Credit Risk Committee, the senior credit policy and credit decision-making authority of AIG, and Chairman of AIG's Country Rating Review Committee. In addition, Mr. McGinn manages AIG's Credit Risk Management Department, which is responsible for all credit exposures on a global basis.

Mr. McGinn joined AIG in 1999 as Credit Manager in the Enterprise Risk Management unit. In 2003, he assumed the position of Credit Executive, International Credit, and was named Chief Credit Officer in 2004.

Before joining AIG, Mr. McGinn served for eight years as Senior Vice President, Bank Austria New York, where he was Chief Credit Officer and later Head of Lending. Prior to that, he served for sixteen years as Vice President of Marine Midland Bank, a unit of HSBC Holdings plc, in various credit and lending positions, including head of the European multi-national business unit and Vice President, Latin America.

Mr. McGinn earned his BA and MA degrees from Fordham University. He also served as a United States Peace Corps volunteer in Nicaragua and Guatemala.

## ELIAS F. HABAYEB

## Senior Vice President and Chief Financial Officer, AIG Financial Services Division

Elias F. Habayeb joined American International Group, Inc. (AIG) in September 2005. Mr. Habayeb had previously been a Partner in the Capital Markets Group of Deloitte and Touche in New York.

Mr. Habayeb has twelve years of public accounting experience with a diverse range of financial institutions, including large firms in the insurance and banking industries, and specialization in financial instruments and structured financial products.

Mr. Habayeb holds a BS in Accounting from Syracuse University and is a member of the American Institute of Certified Public Accountants and the New York Society of Certified Public Accountants.

### DAVID L. HERZOG

## Senior Vice President and Comptroller, AIG

David L. Herzog is Senior Vice President and Comptroller of American International Group, Inc. (AIG). Mr. Herzog joined American General in February 2000 as Executive Vice President and Chief Financial Officer of the Life Division. Following AIG's acquisition of American General Corporation in 2001, he was also named Chief Operating Officer for the combined domestic life insurance companies. He was elected AIG Vice President, Life Insurance in 2003. In 2004, Mr. Herzog was named Chief Financial Officer of AIG's Worldwide Life Insurance operations. He was elected an AIG Senior Vice President and named Comptroller in 2005.

Prior to joining American General, Mr. Herzog held numerous positions at General American Life Insurance Company. Most recently, he was Chief Financial Officer of GenAmerica Corporation, the parent company of General American. Prior to joining General American, Mr. Herzog was Vice President, Controller, for CitiCorp Life Insurance Companies and an Audit Supervisor with Coopers and Lybrand.

Mr. Herzog holds a Bachelor's degree from the University of Missouri-Columbia and an MBA in Finance and Economics from the University of Chicago's Graduate School of Business. Additionally, he has attained the designations of Certified Public Accountant and Fellow in the Life Management Institute.



### KEVIN H. KELLEY

Senior Vice President, Domestic General Insurance, AIG President, Chairman and Chief Executive Officer, Lexington Insurance Company

Kevin H. Kelley is Senior Vice President, Domestic General Insurance of American International Group, Inc. (AIG) and President, Chairman and Chief Executive Officer of Lexington Insurance Company, the leading underwriter of surplus lines insurance, based in Boston. He is also Chairman of Commerce and Industry Insurance Company (C&I), a member company of AIG.

In 1975, Mr. Kelley joined Lexington Insurance as a Senior Underwriter. He held a number of executive positions within the company and was elected President in 1987. He was elected Senior Vice President, Domestic General Insurance of AIG and Chairman of C&I in 1991.

Mr. Kelley is a graduate of Boston University. He earned his CPCU designation in 1980.

### KRISTIAN P. MOOR

## Executive Vice President, Domestic General Insurance, AIG

Kristian P. Moor is Executive Vice President of American International Group, Inc., (AIG) and President and CEO of the Domestic Brokerage Group. In this role, he has senior management responsibility for the Domestic Brokerage Group, which markets property-casualty insurance products and services through brokers to large, middle-sized and small companies in the United States. He is also a member of the AIG Group Executive Committee.

Mr. Moor joined AIG in 1981. He served as President of National Union's Management Liability Division before becoming National Union President in 1995. In 1997, he was elected AIG Senior Vice President, Domestic General Insurance. He was elected to his current position in 1998 and to the AIG Group Executive Committee (formerly Office of the Chairman) in 2002. He also serves on the International Board of Directors of Junior Achievement, is a member of the Board of Trustees of Bryant University, Smithfield, R.I. and a member of the Board of Trustees of the American Institute for Chartered Property Casualty Underwriters/Insurance Institute of America (AICPCU/IIA).

Mr. Moor graduated with a Bachelor's degree in Finance from Bryant University in Smithfield, Rhode Island. He holds an MBA in Finance from Pace University in New York City.



# EDMUND S. W. TSE

Senior Vice Chairman, Life Insurance, AIG Chairman and Chief Executive Officer, American International Assurance Co., Ltd

Edmund Tse is Senior Vice Chairman – Life Insurance of American International Group, Inc (AIG) as well as Chairman and Chief Executive Officer of American International Assurance Co., Ltd. (AIA). AIA is one of the largest life insurance companies in Southeast Asia and a member company of AIG.

An industry veteran, Mr. Tse has been instrumental in building the Group's successful life insurance business in Asia as well as in many emerging markets. He began his career with AIG in 1961 when he joined AIA in Hong Kong. In 1970, he was posted to an affiliate of AIG in Taiwan, Nan Shan Life Insurance Co., Ltd., which has since grown to become one of the largest insurance companies in Taiwan. He was appointed President and Managing Director of Nan Shan in 1975, and Chairman in 1990. Upon his return to Hong Kong, Mr. Tse was named President and Chief Executive Officer of AIA in 1983, and Chairman and CEO of AIA in 2000.

Concurrent with his move in AIA, Mr. Tse was given charge of AIG's growing life insurance business globally when he was elected to the AIG Board of Directors in 1996 and appointed Vice Chairman in 1997. He was elected Senior Vice Chairman in 2001, and served as AIG Co-Chief Operating Officer from 2002 to 2003. Mr. Tse also holds senior roles in a number of AIG member companies.

Mr. Tse works closely with local governments, as well as insurance communities to promote the development of Asia's insurance industry by providing recommendations on insurance operations and legislation. For his outstanding contribution to the development of Hong Kong's insurance industry, Mr. Tse was awarded the Gold Bauhinia Star (GBS) by the Government of the Hong Kong Special Administrative Region (HKSAR) in 2001. The University of Hong Kong conferred on Mr. Tse an Honorary Fellowship in 1998, and an Honorary Degree of Doctor of Social Sciences in 2002. In 2003, Mr. Tse was elected to the Insurance Hall of Fame, the most prestigious award in the insurance industry. He was the first Chinese to receive this prestigious award.

A keen supporter of philanthropic and educational activities, Mr. Tse serves many community and professional organizations as well as educational institutions. These include the Asia Society Hong Kong Center Advisory Council, the U.S.-based Project HOPE, the Advisory Board for the B.Sc. (Actuarial Science) Program of the Department of Statistics and Actuarial Science, the University of Hong Kong, the Board of Trustees and the Education Development Foundation of Fudan University in China and the China Overseas Friendship Association. He is also President of the AIA Foundation, which supports charitable causes in Hong Kong.