



American International Group, Inc.

Certification to Chief Executive Officer and Chief Financial Officer

In connection with your delivery of the certifications required by the Sarbanes-Oxley Act of 2002, I recognize that the obtaining of the representations contained in this certification is a significant and necessary procedure. I understand that you will be relying, in part, on these representations in making your certifications on AIG's Annual Report Form 10-K for 2002.

Accordingly, I certify that:

- (i) To the best of my knowledge, with respect to the business unit(s) and/or functional areas for which I have responsibility, based on a review of the standard internal reporting package and AIG Quarterly Comptroller Report that have been submitted to AIG, Inc. for the fourth quarter of 2002 ("reports"):
 - (1) Those reports do not contain an untrue statement of material fact with respect to the periods covered by the reports;
 - (2) Those reports do not omit to state a material fact necessary to make the statements in the reports, in light of the circumstances under which such statements were made, not misleading with respect to the periods covered by the reports;
 - (3) The financial statements, other financial information and representations included in the reports, fairly present in all material respects the financial condition, results of operations and, cash flows as of and for the periods presented in the reports and, with specific respect to the AIG Quarterly Comptroller's Report, accurately respond to the standard matters questioned and;
- (ii) With respect to the business unit(s) and/or functional areas for which I have responsibility, I have:
 - (1) designed disclosure controls and procedures to ensure that material information relating to those areas is made known to me, particularly during the period covered by the report;
 - (2) evaluated the effectiveness of those disclosure controls and procedures as of a date within 90 days prior to March 31, 2003;
 - (3) consulted with AIG's General Counsel if I became aware of any

significant deficiencies in the design and operation of internal controls and procedures uncovered during that evaluation which could adversely affect AIG's ability to record, process, summarize, and report financial data or any material weaknesses in such internal controls;

- (4) consulted with AIG's General Counsel if I become aware of any significant changes in internal controls or in other factors that could significantly affect internal controls subsequent to the date of that evaluation; and
- (5) reported to AIG's General Counsel any fraud, whether or not material, that involves management or other employees with a significant role in internal controls.

Finally, I have brought to the attention of AIG's General Counsel any fact or circumstances of which I am aware and about which I have concern that it could cause any of the above statements to be untrue, incomplete, or misleading, without regard to whether or not those concerns relate to business or functional areas for which I have responsibility.

Signed: _____

Date: _____ 2003

Print Name: Kristian P. Moor

Title: EVP-Domestic General Insurance

Chief Executive Officer

Signed: _____

Date: 2/27 2003

Print Name: Robert P. Jacobson

Title: EVP & CFO-DBG

Chief Financial Officer

Signed: _____

Date: 2/27 2003

Print Name: Robert J. Beier

Title: VP & Comptroller-DBG

Comptroller