

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 obtaining of the certifications contained in this certificate is a significant and necessary procedure. I understand that you will be relying, in part, on these certifications in making your certifications with respect to the American International Group, Inc. ("AIG") Annual Report on Form 10-K for the year ended December 31, 2003.

Accordingly, I hereby certify that:

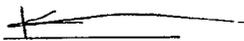
- (i) To the best of my knowledge, with respect to the business unit(s) and/or functional areas for which I have responsibility, based on a review of the Quarterly Standard Internal Reporting Package and the AIG Quarterly Comptroller's Report that have been submitted to AIG for the quarter and year ended December 31, 2003 ("reports"):
 - (1) The reports do not contain any untrue statement of material fact or omit to state a material fact necessary to make the statements made 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;
 - (2) The financial statements and other financial information 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;
 - (3) The responses to the questions and matter contained in the AIG Quarterly Comptroller's Report submitted are accurate, complete and not misleading; and;
- (ii) With respect to the business unit(s) and/or functional areas for which I have responsibility, I have:
 - (1) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designated under my supervision, to ensure that material information relating to such business units and/or functional areas is made known to me, particularly during the period covered by the reports;
 - (2) Evaluated the effectiveness of such disclosure controls and procedures as of the end of the period covered by the reports and;
 - (3) Disclosed in the reports or reported to the AIG General Counsel any change in the internal control over financial reporting that occurred during the most recent fiscal quarter that has materially affected, or is reasonably likely to materially affect, internal control over financial reporting; and

(iii) I have disclosed in the reports or to the AIG General Counsel, based on my most recent evaluation of internal control over financial reporting:

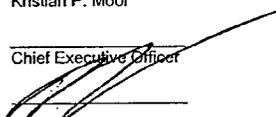
(1) With respect to the business unit(s) and/or functional areas for which I have responsibility, all significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the ability to record, process, summarize and report financial information and;

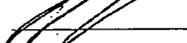
(2) Any fraud, whether or not material, that involves management or other employees who have a significant role with respect to internal control over financial reporting and;

(iv) I have brought to the attention of the AIG General Counsel any facts or circumstances of which I am aware that could cause any of the above certifications and statements to be untrue, incomplete, or misleading, without regard to whether or not (i) those facts or circumstances relate to business or functional areas for which I have responsibility or (ii) I become aware of such facts and circumstances subsequent to the period covered by the report.

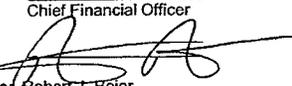
Signed:  Date: February 5, 2004

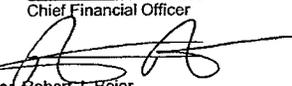
Print Name: Kristian P. Moor

Title: 
Chief Executive Officer

Signed:  Date: February 5, 2004

Print Name: Robert P. Jacobson

Title: 
Chief Financial Officer

Signed:  Date: February 5, 2004

Print Name: Robert J. Beier

Title: _____
Comptroller

Reporting Entity S.I. (s): DBG (including Starr Excess, Canada and Audubon group), AIGCS, AIGTS, AI Recovery, CJV* and NJV* (* = No Comptrollers report for this entity) _____