PLAINTIFF'S EXHIBIT 191

AIG Reinsurance Services

Memo

To: M. R. Greenberg

From: Christian M. Milton

CC: H. I. Smith, F. Douglas, M. Castelli

Date: 07/24/02

Re: General Re loss portfolio.

General Re has requested that the loss portfolio deal that was completed at year end 2000 and the first quarter 2001 be commuted prior to year end 2002.

Apparently this is giving them some cause for concern.

The commutation of the deal would reduced GAAP loss reserves by $500 million. Do you want to do this over two quarters as we did for the incoming portfolio?. There should not be any cash implications as all funds are withheld.

	DATE	TIME	TO/FROM	MODE	MIN/SEC	PGS	JOB#	STATUS
29	07/24	10:15	AIG	UF--S	00'14"	001	249	OK

AIG Reinsurance Services

Memo

To: M. R. Greenberg
From: Christian M. Milton
CC: H. I. Smith, F. Douglas, M. Castelli
Date: 07/24/02
Re: General Re loss portfolio .

General Re has requested that the loss portfolio deal that was completed at year end 2000 and the first quarter 2001 be commuted prior to year end 2002.

Apparently this is giving them some cause for concern .

The commutation of the deal would reduced GAAP loss reserves by $500 million. Do you want to do this over two quarters as we did for the incoming portfolio?. There should not be any cash implications as all funds are withheld.

** TX STATUS REPORT ** AS OF JUL 24 2002 10:20 PAGE.01

AIG-DBG

	DATE	TIME	TO/FROM	MODE	MIN/SEC	PGS	JOB#	STATUS
32	07/24	10:20	AIG	LF--S	00'17"	001	001	OK

AIG Reinsurance Services

Memo

To: M. R. Greenberg

From: Christian M. Milton

CC: H. I. Smith, F. Douglas, M. Castelli

Date: 07/24/02

Re: General Re loss portfolio.

General Re has requested that the loss portfolio deal that was completed at year end 2000 and the first quarter 2001 be commuted prior to year end 2002.

Apparently this is giving them some cause for concern.

The commutation of the deal would reduced GAAP loss reserves by $500 million. Do you want to do this over two quarters as we did for the incoming portfolio?. There should not be any cash implications as all funds are withheld.

MM

** TX STATUS REPORT **   AS OF   JUL 24 2002 10:17   PAGE.01

AIG-DBG

	DATE	TIME	TO/FROM	MODE	MIN/SEC	PGS	JOB#	STATUS
30	07/24	10:16	212 747 8760	G3--S	00'28"	001	252	OK

AIG Reinsurance Services

Memo

To: M. R. Greenberg

From: Christian M. Milton

CC: H. I. Smith, F. Douglas, M. Castelli

Date: 07/24/02

Re: General Re loss portfolio.

General Re has requested that the loss portfolio deal that was completed at year end 2000 and the first quarter 2001 be commuted prior to year end 2002.

Apparently this is giving them some cause for concern.

The commutation of the deal would reduced GAAP loss reserves by $500 million. Do you want to do this over two quarters as we did for the incoming portfolio?. There should not be any cash implications as all funds are withheld.

mil

** TX STATUS REPORT **   AS OF JUL 24 2002 10:18 PAGE.01

AIG-DBG

	DATE	TIME	TO/FROM	MODE	MIN/SEC	PGS	JOB#	STATUS
31	07/24	10:17	AIG	LF--S	00'12"	001	253	OK

AIG Reinsurance Services

Memo

To: M. R. Greenberg

From: Christian M. Milton

CC: H. I. Smith, F. Douglas, M. Castelli

Date: 07/24/02

Re: General Re loss portfolio.

General Re has requested that the loss portfolio deal that was completed at year end 2000 and the first quarter 2001 be commuted prior to year end 2002.

Apparently this is giving them some cause for concern.

The commutation of the deal would reduced GAAP loss reserves by $500 million. Do you want to do this over two quarters as we did for the incoming portfolio?. There should not be any cash implications as all funds are withheld.

** TX STATUS REPORT **   AS OF   JUL 24 2002 10:26   PAGE.01

AIG-DBG

**** INCOMPLETE DESTINATION(S) HIGHLIGHTED BELOW ****

	DATE	TIME	TO/FROM	MODE	MIN/SEC	PGS	JOB#	STATUS
01	07/24	10:26	95034543	----S	00'00"	000	250	BUSY

AIG Reinsurance Services

Memo

To: M. R. Greenberg

From: Christian M. Milton

CC: H. I. Smith, F. Douglas, M. Castelli

Date: 07/24/02

Re: General Re loss portfolio.

General Re has requested that the loss portfolio deal that was completed at year end 2000 and the first quarter 2001 be commuted prior to year end 2002.

Apparently this is giving them some cause for concern.

The commutation of the deal would reduced GAAP loss reserves by $500 million. Do you want to do this over two quarters as we did for the incoming portfolio?. There should not be any cash implications as all funds are withheld.

HSB