

Exhibit 2B Reserve Study Written Responses

Question 1

The actuarial methods used to determine and monitor carried loss and defense / cost containment reserves for countrywide medical malpractice business include paid and incurred development and Bornhuetter-Ferguson methods. Reserves for adjusting and other expenses are based on standard calendar year paid to paid methods. Analyses are completed annually, but updated quarterly based on current loss information. Note that the overall medical malpractice book is segmented into numerous homogeneous business segments, and each segment is analyzed separately using the above methods. For each class of business, weights are then assigned to each method for each accident year in an effort to achieve the best combination of responsiveness and stability.

Question 2

The countrywide medical malpractice loss and loss adjustment expense reserves as of the most recent year-end are believed to be adequate based on internal reserve analyses. The reserving methods used to establish such reserves have remained generally unchanged over the past five years.

Question 3

Comparisons of company trends to industry trends with regards to medical malpractice are not applicable due to differences in the mix of business by class written by AIG member companies versus the industry. In addition, there have been historical changes in the internal mix of business written by the AIG member companies which would distort such comparisons.