

American International Group Inc (NYSE:AIG)



\$ 61.14

Insurance - Insurance - Diversified

Market Cap: \$ 54,962 Mil

American International Group Inc is an insurance company. The company through its subsidiaries provides property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services in the United States and abroad.

Ratios				Valuation Analysis				Dividend & Ownership		
	Current	Industry Median	Historical Median			% of Price				
P/E (ttm)	N/A	12.24	10.22	NCAV	-456.16	-746	Dividend Yield(ttm) %	2.08		
Forward P/E	12.24	10.76	N/A	Median P/S	51.39	84	Dividend Yield(forward) %	2.08		
P/B	0.76	1.26	0.72	Price	61.14		Payout	N/A		
P/S	1.19	1.10	1	Tangible Book	80.62	132	Dividend Growth(5y) %	N/A		
P/FCF	N/A	8.11	12.58				Yield on Cost(5y) %	2.08		
Shiller P/E	N/A	18.91	14.13				Continuous Div. since	2017		
PEG	N/A	1.09	0.4				Insider Ownership %	1.82		
							Institution Ownership %	85.11		
							Short % of Float	2.32		

Financial Strength

Score: 3 / 10

	Current	Industry Median	Historical Median
Cash to Debt	0.08	N/A	0.02
Equity to Asset	0.14	0.24	0.14
Interest Coverage	0.00	N/A	2.41
F-Score	0	5.00	0

Profitability

Score: 4 / 10

	Current	Industry Median	Historical Median
Operating Margin (%)	-5.74	9.30	4.85
Net-Margin (%)	-4.94	7.74	5.23
ROE (%)	-3.20	10.23	2.84
ROA (%)	-0.49	2.46	0.62
ROC (Joel Greenblatt) (%)	0.00	62.82	0.00

Growth

	10 Yr	5 Yr	1 Yr
Revenue Growth (%)	-27.8	4.3	12.50
EBITDA Growth (%)	N/A	-0.9	-52.70
EBIT Growth (%)	N/A	N/A	-541.60
EPS without NRI	N/A	N/A	-460.30
Growth (%)			
Free Cash Flow Growth (%)	N/A	N/A	-504.00
Book Value Growth (%)	-12.9	6.8	-5.20

Quarterly

	Sep16	Dec16	Mar17	Jun17	Sep17
Revenue	12854	13010	12632	12502	11751
Net Income	462	-3041	1185	1130	-1739
EPS	0	-3	1	1	-2
Revenue (YoY) %	0	-6	7	-15	-9
Net Income (YoY) %	-300	65	-748	-41	-476
EPS (YoY) %	-333	102	-838	-29	-555

Guru Trades

Guru	Date	Action	Impact %	Cur. Shares
John Paulson	09/30/17	Sell	-3.52	0
Leon Cooperman	09/30/17	Reduce	-1.27	841,740
T Rowe Price Equity Income Fund	09/30/17	Buy	1.07	3,615,000
Barrow, Hanley, Mewhinney & Strauss	09/30/17	Add	0.8	15,631,331
Charles Brandes	09/30/17	Reduce	-0.45	1,252,887
Jeff Auxier	09/30/17	Add	0.35	80,373
Jeremy Grantham	09/30/17	Sell	-0.24	0
Donald Smith	09/30/17	Add	0.16	1,806,428

Warning Signs

SEVERE	Financial Strength: Poor
MEDIUM	Price: Close to 5-year high

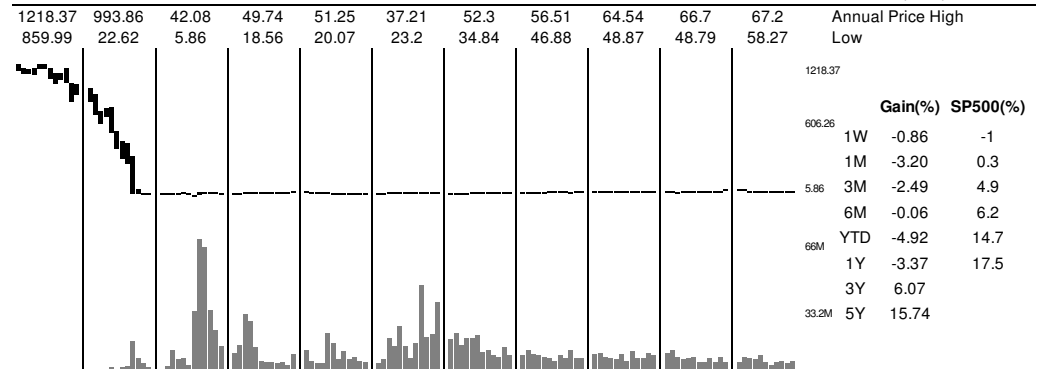
Good Signs

GOOD	PB Ratio: Close to 1-year low
GOOD	PS Ratio: Close to 3-year low

Insider Trades

Insider	Position	Date	Trades	Cur. Shares
Duperreault Brian	President & CEO	05/18/17	80000	80000
Fasano Philip	Executive Vice	02/27/17	-6000	6544
Hogan Kevin T.	Executive Vice	12/09/16	-249	16227

As of 11-15-2017



2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Current	Stock Performance
123542	3538	3392	6780	44006	52114	74740	77066	73987	65006	54962	Market Cap
130	132	135	137	1799	1687	1481	1448	1334	1091	899	Sh. Outstanding-diluted(Mil)
20.5	--	--	4.2	2.1	17.7	8.3	10.8	39.7	--	--	Year End P/E
1.3	0.1	84.8	0.5	0.4	0.5	0.7	0.7	0.8	0.9	0.8	P/B
1.2	0.3	0.1	0.1	0.6	0.8	1.1	1.3	1.4	1.4	1.2	P/S
21.9	-1.7	16.6	4.5	10.8	5.7	5.7	5.7	10	15.6	30.9	EV/EBITDA

2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	TTM	Per share data
847.3	84.3	556.8	567.3	36.2	42.2	46.5	44.5	43.7	48	51.4	Revenue Per Share
47.8	-756.9	-90.5	11.6	11	2	6.1	5.2	1.7	-0.8	-2.3	EPS
227.3	-30.8	134.8	121.8	-0	2.2	4	3.5	2.2	-8.5	-8.5	Free Cashflow Per Share
14.6	12.4	--	--	--	--	0.2	0.5	0.8	1.3	1.3	Dividends Per Share
683	340	-45.6	94.9	53.5	66.4	68.6	77.7	75.1	76.7	80.6	Tang. Book Per Share
846.5	94.5	557	567.2	36.6	42.8	46.5	44.5	44	47.5	51.4	Median P/S Value
857.1	--	--	177.5	107.8	55.2	96.9	95.7	52.8	--	10.5	Graham Number

2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	TTM	Income Statement
110064	11104	75352	77526	65105	71214	68874	64406	58327	52367	49895	Revenue
--	--	--	--	--	--	--	--	--	--	--	Gross Margin %
8943	-108761	-14307	17936	-901	2891	9368	10501	3281	-74	-2864	Operating Income
8.1	-979.5	-19	23.1	-1.4	4.1	13.6	16.3	5.6	-0.1	-5.7	Operating Margin %
6200	-99289	-10949	7786	20622	3438	9085	7529	2196	-849	-2465	Net Income
5.6	-894.2	-14.5	10	31.7	4.8	13.2	11.7	3.8	-1.6	-4.9	Net Margin %
6.3	-133.7	-20	2	21.2	3.5	9.2	7.3	2.2	-1	-3.2	ROE %
0.6	-10.3	-1.3	1	3.3	0.6	1.7	1.4	0.4	-0.2	-0.5	ROA %

2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Sep17	Balance Sheet
2284	8642	4400	1558	1474	1151	2241	1758	1629	1868	2433	Cash & Equivalents
1061k	860418	847585	683443	553054	548633	541329	515581	496842	498264	503073	Total Assets
162935	177485	136733	106461	75253	48500	41693	31217	29249	30912	31039	Long-term Debt
964704	807708	777761	598124	451516	450631	440859	408683	407184	421964	430605	Total Liabilities
6878	7370	354	368	4766	4766	4766	4766	4766	4766	4766	Common Equity

2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	TTM	Cashflow Statement
35171	755	18584	16910	-81	3676	5865	5007	2877	2383	-8565	Cashflow from Operations
-68007	47484	5778	-10225	36448	16612	7099	14284	8462	4744	19193	Cashflow from Investing
-6016	-1000	--	--	-70	-13000	-597	-4902	-10691	-11460	-9229	Repurchase of Stock
23134	13886	-20971	-11838	-24670	-2489	-8962	-9473	-2938	1872	-2221	Net Issuance of Debt
33480	-41919	-28997	-9261	-36926	-20564	-11758	-19788	-11429	-6833	-10662	Cashflow from Financing
-5642	-4817	-341	-267	--	--	--	--	--	--	--	Capital Expenditure
29529	-4062	18243	16643	-81	3676	5865	5007	2877	2383	-8565	Free Cash Flow

Competitor

Ticker	Company	Financial Strength	Profitability	Market Cap(\$M)	P/E	P/S	Operating Margin(%)	ROA(%)	ROE(%)
XPAR:CS	AXA SA	5	4	68,962	10.66	0.48	6.21	0.66	8.31
NYSE:AIG	American International Group Inc	3	4	54,962	0.00	1.19	-5.74	-0.49	-3.20
XSWX:ZURN	Zurich Insurance Group AG	5	5	44,676	14.47	0.88	7.72	0.79	10.08
MIL:G	Assicurazioni Generali	5	4	27,726	16.25	0.00	1.76	0.29	6.10
LSE:AV.	Aviva PLC	5	2	26,189	33.11	0.37	3.32	0.17	3.96