

AMERICAN OVERSEAS GROUP LIMITED

(a Bermuda company)

Clarendon House

2 Church Street

Hamilton HM 11

Bermuda

NOTICE OF ANNUAL GENERAL MEETING

To Be Held Tuesday, September 21, 2021

Dear Members:

We are pleased to invite you to the 2021 Annual General Meeting of American Overseas Group Limited (the “**Company**”), which we refer to as the “**Annual Meeting**”. We will hold the Annual Meeting at The Connaught Hotel, Carlos Place, Mayfair, London W1K 2AL, United Kingdom, on Tuesday, September 21, 2021, at 11:00 a.m. local time. **Although it is our current intention to hold the Annual Meeting on its scheduled date, if we postpone the meeting due to the COVID-19 pandemic, we will issue a press release updating all members prior to the meeting, which will also be made available at <https://www.aoreltd.com/news/>.**

The purpose of the Annual Meeting is:

1. To elect the directors of the Company to serve until the 2022 Annual General Meeting of the Company.
2. To ratify the appointment of Deloitte Ltd., Hamilton, Bermuda, as the Company’s independent auditor for the financial year ending December 31, 2021, until the 2022 Annual General Meeting of the Company, and to authorize the directors of the Company to determine the independent auditor’s fee.
3. To direct the Company to act on various matters concerning our subsidiary American Overseas Reinsurance Company Limited (“**AORE**”).

Members of record of common shares on the record date of July 26, 2021, (1) who are individuals, may attend and vote at the Annual Meeting in person or by proxy; or (2) that are corporations or other entities, may have their duly authorized representative attend and vote at the Annual Meeting in person or by proxy. A list of all members entitled to attend the Annual Meeting will be open for public examination during regular business hours beginning on or about August 9, 2021, at the registered office of the Company, located at Clarendon House, 2 Church Street, Hamilton HM 11, Bermuda.

By order of the board of directors,

Debra J. Roberts

*President, Chief Executive Officer
and Chair of the Board*

August 9, 2021
Hamilton, Bermuda