AMERICAN INTERNATIONAL COMPANIES

PROGRAM DIVISION BULLETIN

2006-06 January 16, 2006

IRPM WORKSHEETS UPDATED

Attached is the updated IRPM worksheets for Property.

There have been some changes: States have been listed on each of the worksheets at the bottom for the Countrywide 25%, the 35% sheet and the 40% sheet. The other tabs have individual states noted.

South Carolina is now included in the countrywide worksheet.

The Tennessee/North Carolina worksheet has been updated in the percentage column.

All credits and debits available are subject to your underwriting guidelines.

If you have any questions please contact your Program Manager.



© 2000 American International Group, Inc.

The material contained herein is proprietary to the member companies of American International Group, Inc. and is intended for use only by Program Administrators Unauthorized disclosure, dissemination, copying, or other use of this material without the expressed written permission of AIG is strictly prohibited.

LEXINGTON INSURANCE COMPANY PROGRAM DIVISION

100 Summer Street/19th Floor, Boston, MA 02110 phone 617-330-1100 / fax 617-330-8595

RATING IN	FORMATION FORM					
+/- 25%						
RISK	DESCRIPTIONS		MODIFICATION S		REASONS	
CHARACTERIST ICS		RAN GE		LIED		
			CR	DB		
MANAGEMENT	Cooperation in matters of	8% +/-				
	safeguarding and property handling					
	of the property covered.					
LOCATION	Accessibility, congestion	7%				
	and exposures	+/-				
	oxpood.co					
BUILDING FEATURES	Age, condition and unusual	5%				
PEATURES	structural features	+/-				
PREMISES AND	Care, condition and type	5% +/-				
EQUIPMENT		+,-				
EMPLOYEES	Selection, training, supervision	3% +/-				
	and experience	.,				
PROTECTION	Not otherwise recognized	2% +/-				
	TOTAL OD / DD	1,				
Ctotoo: Al	TOTAL CR / DB:			$oxed{oxed}$		
OH,OK	,DC,FL,IO,KS,LA,MD,MN,M0	O,NE,N	J,NM,	ND,		
OR,PA,SC,SD,TX UT,WA	,					

INDIVIDUAL RISK PREMIUM **MODIFICATION PLAN**

RATING INFORMATION FORM				
NY - MAX				
IRPM 15%				
RISK	MODIFICATION S		TION	REASONS
CHARACTERIST ICS	RAN % GE APPLIED		LIED	
		CR	DB	
SUPERIOR/ADEQUATE/INADEQUATE RESPONSE				
TO REASONABLE RECOMMENDATIONS *				
COOPERATION OR LACK THEREOF IN	4% +/-			
SAFEGUARDING PROPERTY COVERED *				
SUPERIOR/ADEQUATE/INADEQUATE				
ACCESS TO	+/-			
PROPERTY				
COVERED *				
	3%			
SURROUNDING PREMISES PRESENT				
HIGH/AVE/LOW	+/-			
ADDITIONAL EXPOSURE TO PROPERTY				
COVERED				
STRUCTURAL FEATURES CONTRIBUTION	20/			
TO	3% +/-			
REDUCTION IN HAZARD *	- /-			
REBOOTION IN TIAZARD				
SUPERIOR/ADEQUATE/INADEQUATE	2%			
CONDITION OF	2% +/-			
PREMISES *	7-/-			
DESIGN FEATURES OF PREMISES WITH	2%			
RESPECT RESPECT	±/-			
TO INTENDED PURPOSES OF OCCUPANT	- ' '			
*				
SUPERIOR/ADEQUATE/INADEQUATE	2%			
CONDITION OF	+/-			
FIXTURES, MACHINERY & EQUIPMENT *				
SUPERIOR/ADEQUATE/INADEQUATE	2%			
EMPLOYEE	+/-			

SELECTION		
PROCESS *		
SUPERIOR/ADEQUATE/INADEQUATE	1%	
TRAINING AND	+/-	
SUPERVISION OF EMPLOYEES		
SUPERIOR/ADEQUATE/INADEQUATE	1%	
IDENTIFICATION,	+/-	
ISOLATION AND WARNINGS -		
HAZARDOUS AREAS *		
SUPERIOR/ADEQUATE/INADEQUATE	1%	
WINDSTORM LOSS	+/-	
PREVENTION MEASURES - BLDG AND		
CTS *		
TOTAL CR / DB:		
* SEE CLM - NEW YORK FOR COMPLETE		
DESCRIPTION		

RISK RISK DESCRIPTIONS RAN % GE APPLIED CR DB MANAGEMENT Cooperation in matters of DB DB safeguarding and property handling CR DB of the property covered. BUILDING Age, condition and unusual DB structural features B% CR PREMISES AND Care, condition and type 5% DB EQUIPMENT CR DB DESCRIPTION SELECTION Not otherwise recognized 2% DB PROTECTION Not otherwise recognized 2% DB TOTAL CR / DB: TOTAL CR / DB: MODIFICATION REASONS REASONS RAN % GE APPLIED CR DB REASONS RAN % GE APPLIED CR DB REASONS RAN % GE APPLIED CR DB REASONS RAN % GE APPLIED CR DB TOTAL CR / DB: MANAGEMENT REASONS REASONS RAN % GE APPLIED CR DB REASONS RAN % GE APPLIED CR DB REASONS RAN % GE APPLIED CR DB REASONS RAN % GE APPLIED CR DB TOTAL CR / DB: TOTAL CR / DB: TOTAL CR / DB: TOTAL CR / DB: REASONS RAN % GE APPLIED CR DB REASONS RAN Manage RAN CR RAN CR RAN CR RAN Manage RAN CR RAN CR		I OKIVIATION I OKIVI					
CHARACTERIST CS	MA	25% DB; 40% CR					
CHARACTERIST ICS COoperation in matters of DB S S Safeguarding and property handling of the property covered. BUILDING FEATURES Structural features EMPLOYEES Selection, training, supervision and experience Indicate the property of the property covered of the property covered. Selection, training, DB S S S Selection, training, and experience Indicate the property covered of the property covered. Indicate the property covered of the property covered o							
CHARACTERIST ICS MANAGEMENT Cooperation in matters of safeguarding and property handling of the property covered. BUILDING FEATURES Structural features STRUCTURES APPLIED CR DB 12% CR 12% C	RISK	DESCRIPTIONS			l		
CS							
MANAGEMENT Cooperation in matters of B8 B B B B B B B B B B B B B B B B B B							
MANAGEMENT Cooperation in matters of DB DB 12% CR	ICS		GE				
safeguarding and property handling of the property covered. Selection, training, supervision and experience 10% CR 10% CR				CR	DB		
handling CR	MANAGEMENT		DB				
BUILDING FEATURES Age, condition and unusual Structural features CR PREMISES AND Care, condition and type EQUIPMENT EMPLOYEES Selection, training, supervision and experience 10% CR PROTECTION Not otherwise recognized DB T% CR		handling					
FEATURES unusual structural features 8% CR		of the property covered.					
FEATURES unusual Structural features 8% CR	BLIII DING	Age condition and	5%				
PREMISES AND Care, condition and type DB CR CR CR CARE CARE CARE CARE CARE CARE		unusual	DB				
EQUIPMENT To the second secon		structural features					
EQUIPMENT DB 7% CR EMPLOYEES Selection, training, supervision and experience 10% CR PROTECTION Not otherwise recognized DB 7% CR	PREMISES AND	Care condition and type	5%				
EMPLOYEES Selection, training, supervision and experience PROTECTION Not otherwise recognized The state of		Care, condition and type	DB				
supervision DB 10% CR 10% CR PROTECTION Not otherwise recognized DB DB T% CR	EQUIPMENT						
supervision DB 10% CR 10% CR PROTECTION Not otherwise recognized DB DB T% CR							
PROTECTION Not otherwise recognized CR DB CR DB CR	EMPLOYEES	supervision	DB				
DB 7% CR		and experience					
DB 7% CR							
	PROTECTION	Not otherwise recognized	DB				
TOTAL CR / DB:							
		TOTAL CR / DB:					

	FORMATION FORM				
NH	25% DB, 40% CR				
RISK	DESCRIPTIONS		MODIFICATION S		REASONS
CHARACTERIST ICS		RAN GE		LIED	
			CR	DB	
MANAGEMENT	Cooperation in matters of	0% DB			
	safeguarding and property handling	10% CR			
	of the property covered.				
LOCATION	Accessibility, congestion	0%			
	and exposures	DB 8%			
	oxposures .	CR			
BUILDING FEATURES	Age, condition and unusual	0% DB			
	structural features	8% CR			
PREMISES AND	Care, condition and type	0% DB			
EQUIPMENT		8% CR			
EMPLOYEES	Coloation training	0%			
EMPLOTEES	Selection, training, supervision	DB			
	and experience	3% CR			
PROTECTION	Not otherwise recognized	0% DB			
		3% CR			
	TOTAL CR /DB:				

	FORMATION FORM					
NC & TN	25% DB; 50% CR					
RISK	DESCRIPTIONS	MODI	MODIFICATION S		REASONS	
CHARACTERIST ICS		RAN GE	% APP	LIED		
			CR	DB		
MANAGEMENT	Cooperation in matters of	16% +/-				
	safeguarding and proper handling					
	of the property covered.					
						-
LOCATION	Accessibility, congestion and	14% +/-				
	exposures					
BUILDING FEATURES	Age, condition and unusual	10% +/-				
	structural features					
						_
PREMISES AND	Care, condition and type	10%				
EQUIPMENT		+/-				-
EQUIPMENT						+
						-
EMPLOYEES	Selection, training,	6%				
20120	supervision	+/-				
	and experience					
						\perp
DD OTE OTION	No. of the second	407				\perp
PROTECTION	Not otherwise recognized	4% +/-				
	TOTAL OD / 55					
	TOTAL CR / DB:					\perp
						\perp

	FORMATION FORM			, ,		Ц	
MS	+/- 40%						
RISK	DESCRIPTIONS	MODI	FICA S	TION	REASONS		
CHARACTERIST ICS		RAN GE	% APP	LIED			
			CR	DB			
MANAGEMENT	Cooperation in matters of	16% +/-					
	safeguarding and property handling						
	of the property covered.						
LOCATION	Accessibility, congestion and	14%					
	exposures	-					
BUILDING	Age, condition and	10%					
FEATURES	unusual structural features	+/-					
PREMISES AND	Care, condition and type	10%					
I KLIMIOLO AND	Care, condition and type	+/-					
EQUIPMENT							
EMPLOYEES	Selection, training, supervision	6% +/-					
	and experience						
PROTECTION	Not otherwise recognized	4% +/-					
	TOTAL CR / DB:						

	RATING INFORMATION FORM														
+/- 40%															
RISK	DESCRIPTIONS		MODIFICATION S		S		S		S		s		s		REASONS
CHARACTERIST ICS		RAN GE	APP	LIED											
			CR	DB											
MANAGEMENT	Cooperation in matters of	12% +/-													
	safeguarding and property handling														
	of the property covered.														
LOCATION	Accessibility, congestion	8%													
	and exposures	+/-													
	exposures														
BUILDING FEATURES	Age, condition and unusual	8% +/-													
	structural features														
PREMISES AND	Care, condition and type	8% +/-													
EQUIPMENT															
EMPLOYEES	Selection, training, supervision	3% +/-													
	and experience														
PROTECTION	Not otherwise recognized	3% +/-													
	TOTAL CR / DB:														
	TOTAL ON TOD.				+										
States: ID,ME,MS,	NV,RI,VT														

	FORMATION FORM			,		
+/- 35%						
RISK	DESCRIPTIONS	MODI	MODIFICATION S		REASONS	
CHARACTERIST ICS		RAN GE	%	LIED DB		
MANAGEMENT	Cooperation in matters of	12% +/-	Oit			
	safeguarding and property handling					
	of the property covered.					
LOCATION	Accessibility, congestion and exposures	7% +/-				
BUILDING FEATURES	Age, condition and unusual structural features	5% +/-				
PREMISES AND	Care, condition and type	10%				
EQUIPMENT						
EMPLOYEES	Selection, training, supervision and experience	8% +/-				
PROTECTION	Not otherwise recognized	2% +/-				
	TOTAL CR / DB:					_
States: AK,AR,IL,IN,KY,M	I,MT,VA,WVA,WI,WY					