

AIG Companies

Commercial Fire & Allied Lines

New Jersey

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

|                                |       |
|--------------------------------|-------|
| Commercial Fire & Allied Lines | 0.557 |
| Factor to remove ULAE          | 1.049 |
| <u>ELR excluding ULAE</u>      | 0.531 |
| Tax Multiplier *               | 1.032 |

These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +  
Composite Rating Plan  
Retrospective Rating Plan \*

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.