

AIG Companies

Commercial Fire & Allied Lines

Minnesota

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Fire & Allied Lines	0.597
Factor to remove ULAE	1.049
<u>ELR excluding ULAE</u>	0.569
Tax Multiplier *	1.031

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.