

AIG Companies

Commercial Fire & Allied Lines

Rhode Island

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
----------------	-------