

AIG Companies

Commercial Fire & Allied Lines

New York

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

| | |
|--------------------------------|-------|
| Commercial Fire & Allied Lines | 0.595 |
| Factor to remove ULAE | 1.060 |
| <u>ELR excluding ULAE</u> | 0.561 |
| Tax Multiplier | 1.031 |