

American International Group

Utah

Commercial Fire & Allied Lines

Company Exception Page

Our Expected Loss Ratios are as follows:

Line of Business

| | |
|--------------------------------|-------|
| Commercial Fire & Allied Lines | 0.593 |
| Factor to remove ULAE | 1.060 |
| <u>ELR excluding ULAE</u> | 0.559 |
| Tax Multiplier | 1.034 |