

**American International Group**

**New Jersey**

**Commercial Fire & Allied Lines**

**Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

|                                |       |
|--------------------------------|-------|
| Commercial Fire & Allied Lines | 0.594 |
| Factor to remove ULAE          | 1.060 |
| <u>ELR excluding ULAE</u>      | 0.561 |
| Tax Multiplier                 | 1.032 |