

Companies

<input checked="" type="checkbox"/> AIG Assurance Company	<input checked="" type="checkbox"/> Commerce and Industry Company
<input checked="" type="checkbox"/> AIG Property Casualty Company	<input checked="" type="checkbox"/> Illinois National Insurance Co.
<input checked="" type="checkbox"/> AIU Insurance Company	<input checked="" type="checkbox"/> National Union Fire Insurance Company of Pittsburgh, Pa.
<input checked="" type="checkbox"/> American Home Assurance Company	<input checked="" type="checkbox"/> New Hampshire Insurance Company
<input checked="" type="checkbox"/> Granite State Insurance Company	<input checked="" type="checkbox"/> The Insurance Company of the State of Pennsylvania

AIG Companies

Commercial General Liability

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

Premises	0.658
Products	0.658

Factor to remove ULAE	1.095
-----------------------	-------

ELR excluding ULAE

Premises	0.601
Products	0.601

Tax Multiplier *	1.024
------------------	-------

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.