

AIG Companies

Crime Loss Cost Program

Crime

Virginia

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Crime Loss Cost Program

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| Crime | 0.698 |
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| Factor to remove ULAE | 1.223 |
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ELR excluding ULAE

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|-------|-------|
| Crime | 0.570 |
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| Tax Multiplier * | 1.026 |
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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.