

AIG Companies
Crime & Fidelity Loss Cost Program
Crime
Vermont

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

| <u>Line of Business</u> | <u>Proposed</u> |
|------------------------------------|-----------------|
| Crime & Fidelity Loss Cost Program | |
| Crime | 0.700 |
| Factor to remove ULAE | 1.223 |
| <u>ELR excluding ULAE</u> | |
| Crime | 0.572 |
| Tax Multiplier * | 1.026 |

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.