

AIG Companies

Crime & Fidelity Loss Cost Program

Fidelity

New Jersey

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Crime & Fidelity Loss Cost Program

Fidelity	0.699
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Factor to remove ULAE	1.185
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ELR excluding ULAE

Fidelity	0.590
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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.