

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

Factor to remove ULAE 1.185

ELR excluding ULAE

Fidelity 0.590

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.