

AIG Companies

Crime & Fidelity Loss Cost Program

Crime

New Jersey

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Crime & Fidelity Loss Cost Program

Crime 0.699

Factor to remove ULAE 1.223

ELR excluding ULAE

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.