

Companies

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| <input checked="" type="checkbox"/> AIG Assurance Company <input checked="" type="checkbox"/> AIG Property Casualty Company <input checked="" type="checkbox"/> AIU Insurance Company <input checked="" type="checkbox"/> American Home Assurance Company <input checked="" type="checkbox"/> Granite State Insurance Company | <input checked="" type="checkbox"/> Commerce and Industry Company <input checked="" type="checkbox"/> Illinois National Insurance Co. <input checked="" type="checkbox"/> National Union Fire Insurance Company of Pittsburgh, Pa. <input checked="" type="checkbox"/> New Hampshire Insurance Company <input checked="" type="checkbox"/> The Insurance Company of the State of Pennsylvania |
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Commercial General Liability

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

| <u>Line of Business</u> | <u>Proposed</u> |
|------------------------------|-----------------|
| Commercial General Liability | |
| Premises | 0.619 |
| Products | 0.619 |
| Factor to remove ULAE | 1.092 |
| <u>ELR excluding ULAE</u> | |
| Premises | 0.567 |
| Products | 0.567 |
| Tax Multiplier * | 1.020 |

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.