

AIG Companies  
Commercial General Liability  
Michigan  
COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

Premises	0.608
Products	0.608

Factor to remove ULAE	1.110
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ELR excluding ULAE

Premises	0.548
Products	0.548

Tax Multiplier *	1.023
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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.