

AMERICAN INTERNATIONAL GROUP
Commercial General Liability
Florida

Company Exception Page

To calculate Commercial General Liability rates by company, multiply loss costs by the appropriate factor as listed below:

	LOSS COST MULTIPLIERS	
	<u>Premises/Operations</u>	<u>Products/Completed Operations</u>
American Home Assurance Company	2.325	1.535
AIG Assurance Company	2.325	1.535
AIG Property Casualty Company	2.325	1.535
Commerce and Industry Insurance Company	2.325	1.535
Granite State Insurance Company	2.325	1.535
National Union Fire Insurance Company of Pittsburgh, Pa.	2.325	1.535
New Hampshire Insurance Company	2.325	1.535
Illinois National Insurance Company	2.674	1.765
The Insurance Company of the State of Pennsylvania	2.325	1.535

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Our Expected Loss Ratios are as follows:

Line of Business: Commercial General Liability

Premises/Operations	0.603
Products/Completed Operations	0.603
Factor to remove ULAE:	1.110

ELR excluding ULAE/LAE

Premises/Operations	0.543
Products/Completed Operations	0.543
Tax Multiplier *	1.024

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.