

AIG Companies  
Commercial General Liability  
South Dakota  
COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

Premises	0.596
Products	0.596

Factor to remove ULAE 1.110

ELR excluding ULAE

Premises	0.537
Products	0.537

Tax Multiplier \* 1.023

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.