

AIG Companies
Commercial General Liability
Montana
COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

| | |
|------------------------------|-------|
| <u>Line of Business</u> | |
| Commercial General Liability | |
| Premises | 0.593 |
| Products | 0.593 |
| Factor to remove ULAE | 1.110 |
| <u>ELR excluding ULAE</u> | |
| Premises | 0.535 |
| Products | 0.535 |
| 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.