

AIG Companies

Commercial General Liability

West Virginia

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

Premises	0.570
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Products	0.570
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Factor to remove ULAE	1.116
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ELR excluding ULAE

Premises	0.511
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Products	0.511
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Tax Multiplier *	1.022
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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.