

AIG Companies

Commercial General Liability

Minnesota

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

Premises	0.590
----------	-------

Products	0.590
----------	-------

Factor to remove ULAE	1.116
-----------------------	-------

ELR excluding ULAE

Premises	0.528
----------	-------

Products	0.528
----------	-------

Tax Multiplier *	1.022
------------------	-------

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.