

AIG Companies

Commercial General Liability

California

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

Premises	0.586
Products	0.586

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

ELR excluding ULAE

Premises	0.525
Products	0.525

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.