

AIG Companies

Commercial General Liability

South Dakota

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

Premises 0.600

Products 0.600

Factor to remove ULAE 1.116

ELR excluding ULAE

Premises 0.538

Products 0.538

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.