

AIG Companies

Commercial General Liability

Arkansas

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

Premises 0.606

Products 0.606

Factor to remove ULAE 1.116

ELR excluding ULAE

Premises 0.543

Products 0.543

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.