

AIG Companies

Commercial General Liability

Indiana

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

|                       |       |
|-----------------------|-------|
| Premises              | 0.612 |
| Products              | 0.612 |
| Factor to remove ULAE | 1.116 |

ELR excluding ULAE

|                  |       |
|------------------|-------|
| Premises         | 0.549 |
| Products         | 0.549 |
| 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.