

AIG Companies

Commercial General Liability

New York

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

| | |
|----------|-------|
| Premises | 0.655 |
| Products | 0.655 |

| | |
|-----------------------|-------|
| Factor to remove ULAE | 1.095 |
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ELR excluding ULAE

| | |
|----------|-------|
| Premises | 0.598 |
| Products | 0.598 |

| | |
|------------------|-------|
| Tax Multiplier * | 1.024 |
|------------------|-------|

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.