AIG Companies

Commercial General Liability

Montana

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business	
Commercial General Liability	**PROPOSED**
Premises	0.648
Products	0.648
Factor to remove ULAE	1.095
ELR excluding ULAE	
Premises	0.592
Products	0.592
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.