

**AIG  
Commercial Auto  
Texas  
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.647
Physical Damage	0.629
Factor to remove ULAE for Liability:	1.092
Factor to remove LAE for Physical Damage:	1.138
ELR for Liability excluding ULAE:	0.593
ELR for Physical Damage excluding LAE:	0.553
Tax Multiplier *	1.026

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.