

AIG
Commercial Automobile
Arizona
Company Exception Page

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

| | |
|-----------|-------|
| Liability | 0.630 |
|-----------|-------|

| | |
|-----------------|-------|
| Physical Damage | 0.630 |
|-----------------|-------|

| | |
|--------------------------------------|-------|
| Factor to remove ULAE for Liability: | 1.090 |
|--------------------------------------|-------|

| | |
|---|-------|
| Factor to remove LAE for Physical Damage: | 1.108 |
|---|-------|

| | |
|-----------------------------------|-------|
| ELR for Liability excluding ULAE: | 0.578 |
|-----------------------------------|-------|

| | |
|--|-------|
| ELR for Physical Damage excluding LAE: | 0.568 |
|--|-------|

| | |
|------------------|-------|
| Tax Multiplier * | 1.030 |
|------------------|-------|

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.