

## AIG Companies

- |   |   |
|---|---|
| <input type="checkbox"/> National Union Fire Insurance Co. of Pittsburgh, Pa. | <input type="checkbox"/> Commerce and Industry Insurance Company            |
| <input type="checkbox"/> American Home Assurance Company                      | <input type="checkbox"/> Granite State Insurance Company                    |
| <input type="checkbox"/> AIG Assurance Company                                | <input type="checkbox"/> Illinois National Insurance Co.                    |
| <input type="checkbox"/> AIG Property Casualty Company                        | <input type="checkbox"/> The Insurance Company of the State of Pennsylvania |
| <input type="checkbox"/> AIU Insurance Company                                | <input type="checkbox"/> New Hampshire Insurance Company                    |

**AIG**  
**Commercial Automobile**  
**Florida**  
**Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

|   |       |
|---|-------|
| Liability                                 | 0.632 |
| Physical Damage                           | 0.632 |
| Factor to remove ULAE for Liability:      | 1.090 |
| Factor to remove LAE for Physical Damage: | 1.137 |
| ELR for Liability excluding ULAE:         | 0.580 |
| ELR for Physical Damage excluding LAE:    | 0.555 |
| Tax Multiplier *                          | 1.028 |

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.