

**AIG COMPANIES**

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

**AIG  
Commercial Automobile  
Florida  
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.648
Physical Damage	0.648
Factor to remove ULAE for Liability:	1.084
Factor to remove LAE for Physical Damage:	1.131
ELR for Liability excluding ULAE:	0.597
ELR for Physical Damage excluding LAE:	0.573
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.