

AIG
Commercial Automobile
Oklahoma
Company Exception Page

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

| | |
|---|-------|
| Liability | 0.643 |
| Physical Damage | 0.643 |
| Factor to remove ULAE for Liability: | 1.084 |
| Factor to remove LAE for Physical Damage: | 1.131 |
| ELR for Liability excluding ULAE: | 0.593 |
| ELR for Physical Damage excluding LAE: | 0.568 |
| Tax Multiplier * | 1.033 |

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.