

**AIG**  
**Commercial Automobile**  
**West Virginia**  
**Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

|           |       |
|-----------|-------|
| Liability | 0.624 |
|-----------|-------|

|                 |       |
|-----------------|-------|
| Physical Damage | 0.624 |
|-----------------|-------|

|                                      |       |
|--------------------------------------|-------|
| Factor to remove ULAE for Liability: | 1.081 |
|--------------------------------------|-------|

|   |       |
|---|-------|
| Factor to remove LAE for Physical Damage: | 1.143 |
|---|-------|

|                                   |       |
|-----------------------------------|-------|
| ELR for Liability excluding ULAE: | 0.577 |
|-----------------------------------|-------|

|  |       |
|--|-------|
| ELR for Physical Damage excluding LAE: | 0.546 |
|--|-------|

|                  |       |
|------------------|-------|
| Tax Multiplier * | 1.050 |
|------------------|-------|

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.