

**AIG**  
**Commercial Automobile**  
**Louisiana**  
**Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.633
Physical Damage	0.633
Factor to remove ULAE for Liability:	1.074
Factor to remove LAE for Physical Damage:	1.140
ELR for Liability excluding ULAE:	0.589
ELR for Physical Damage excluding LAE:	0.555
Tax Multiplier	1.040

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.