

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

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.625
-----------	-------

Physical Damage	0.623
-----------------	-------

Factor to remove ULAE for Liability:	1.063
--------------------------------------	-------

Factor to remove LAE for Physical Damage:	1.138
---	-------

ELR for Liability excluding ULAE:	0.588
-----------------------------------	-------

ELR for Physical Damage excluding LAE:	0.547
--	-------

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.