

**AIG
Commercial Automobile
New York
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile	<u>Proposed</u>
Liability	0.643
Physical Damage	0.643
Factor to remove ULAE for Liability:	1.074
Factor to remove LAE for Physical Damage:	1.140
ELR for Liability excluding ULAE:	0.599
ELR for Physical Damage excluding LAE:	0.564

* Refer to exhibit RF-3 (1)

** Refer to exhibit RP-2 (2)

Tax Multiplier *** 1.030

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.