

**AIG**  
**Commercial Automobile**  
**Alabama**  
**Company Exception Page**

Our Expected Loss Ratios are as follows:

| <u>Line of Business</u>                   | <u>Proposed</u> | <u>Rate</u> |
|---|-----------------|-------------|
| Commercial Automobile                     |                 |             |
| Liability                                 | 0.634           |             |
| Physical Damage                           | 0.634           |             |
| Factor to remove ULAE for Liability:      | 1.064           |             |
| Factor to remove LAE for Physical Damage: | 1.138           |             |
| ELR for Liability excluding ULAE:         | 0.596           |             |
| ELR for Physical Damage excluding LAE:    | 0.557           |             |
| Tax Multiplier *                          | 1.046           |             |

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.