

**AIG Assurance Company
AIG Property Casualty Company
American Home Assurance Company
Commerce & Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Co.
National Union Fire Insurance Company of Pittsburgh, Pa.
New Hampshire Insurance Company
The Insurance Company of the State of Pennsylvania**

Florida

COMMERCIAL LINE MANUAL – DIVISION SIX

GENERAL LIABILITY

COMPANY EXCEPTION PAGE

GENERAL LIABILITY RATE DEVIATION (ISO Class Code 11138 – Clubs-country or golf)

A. Risks that fall within the following classes of business and use ISO class code 11138 – Clubs – country or golf will be eligible for a 38% downward rate deviation.

- | | |
|---|---------------------------------|
| 1 | Private Equity-Member Clubs |
| 2 | Private – Privately Owned Clubs |
| 3 | Private Clubs – Non-Equity or |
| 4 | Semi-Private clubs. |

B. The 38% downward rate deviation will be exclusive to the club program.

C. General Liability Loss Cost Rate Calculation:

The GL rate deviation will be applied to the state ISO Loss Cost factor as follows:

1. The ISO Loss Cost factor for class code 11138 – Clubs – country or golf risk will be multiplied by the 38% downward GL Rate Deviation (.62 rate factor).
2. The Deviated ISO Loss Cost factor will then be subject to the:
 - i. Company Loss Cost Multipliers;
 - ii. ISO Increased Limits factors;
 - iii. Filed and approved ISO Experience and Schedule Rating Plans;
 - iv. Filed and approved AIG company deviations or package modifications
3. The final adjusted rate will then be applied to the Exposure base for the ISO Class code 11138 – Clubs – country or golf risk (Revenue) to obtain the final premium.