

**AIG
Commercial Automobile
Vermont
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.629
Physical Damage	0.629
Factor to remove ULAE for Liability:	1.090
Factor to remove LAE for Physical Damage:	1.137
ELR for Liability excluding ULAE:	0.577
ELR for Physical Damage excluding LAE:	0.553
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.