

AIG Companies

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|---|---|
| <input type="checkbox"/> National Union Fire Insurance Co. of Pittsburgh, Pa. | <input type="checkbox"/> Commerce and Industry Insurance Company |
| <input type="checkbox"/> American Home Assurance Company | <input type="checkbox"/> Granite State Insurance Company |
| <input type="checkbox"/> AIG Assurance Company | <input type="checkbox"/> Illinois National Insurance Co. |
| <input type="checkbox"/> AIG Property Casualty Company | <input type="checkbox"/> The Insurance Company of the State of Pennsylvania |
| <input type="checkbox"/> AIU Insurance Company | <input type="checkbox"/> New Hampshire Insurance Company |

AIG Commercial Automobile Florida Company Exception Page

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.632
Physical Damage	0.632
Factor to remove ULAE for Liability:	1.090
Factor to remove LAE for Physical Damage:	1.137
ELR for Liability excluding ULAE:	0.580
ELR for Physical Damage excluding LAE:	0.555
Tax Multiplier *	1.028

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.