

**AIG**  
**Commercial Automobile**  
**Vermont**  
**Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.644
Physical Damage	0.645
Factor to remove ULAE for Liability:	1.081
Factor to remove LAE for Physical Damage:	1.143
ELR for Liability excluding ULAE:	0.596
ELR for Physical Damage excluding LAE:	0.564
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.