

AIG
Commercial Automobile
Hawaii
Company Exception Page

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.621
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Physical Damage	0.622
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Factor to remove ULAE for Liability:	1.081
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Factor to remove LAE for Physical Damage:	1.143
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ELR for Liability excluding ULAE:	0.575
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ELR for Physical Damage excluding LAE:	0.545
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Tax Multiplier	1.053
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These loss ratios apply to the following rating plans:

Experience Rating Plan

Composite Rating Plan

Retrospective Rating Plan