

AIG
Commercial Automobile
Montana
Company Exception Page

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.637
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Physical Damage	0.638
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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:	0.589
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ELR for Physical Damage excluding LAE:	0.558
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Tax Multiplier *	1.038
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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.