

AIG
Commercial Automobile
Hawaii
Company Exception Page

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.621
Physical Damage	0.622
Factor to remove ULAE for Liability:	1.081
Factor to remove LAE for Physical Damage:	1.143
ELR for Liability excluding ULAE:	0.575
ELR for Physical Damage excluding LAE:	0.545
Tax Multiplier *	1.053

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.