ISO COUNTRYWIDE SCHEDULE RATING PLAN

SCHEDULE RATING MODIFICATIONS - AUTOMOBILE

RATING INFORMATION FORM

ISO CW PLAN APPLIES IN ALL STATES WITH MAX CR OR DB 25% EXCEPT: GEORGIA & NEW YORK; MAX CR OR DB IS 15%-- USE SEPARATE WORKSHEETS SCHEDULE RATING IS NOT ALLOWED IN: HAWAII, NEBRASKA (ELIMINATED 1/1/01) AND TEXAS ARIZONA- SEPARATE ISO PLAN APPLIES

CERTAIN NEW HAMPSHIRE COMPANY EXCEPTIONS IN: ID, NV, NC, TN, AND VA (SEE SEPARATE WORKSHEETS FOR ID/NV, NC/TN/VA, AND SC)

NAMED INSURED

EFFECTIVE DATE

AIG COMPANY AND POLICY NUMBER

INSURED LOCATIONS BY STATE:

RISK CHARACTERISTICS	DESCRIPTION	MODIFICATIONS			
		RANGE %	CR DB LIABILITY % AP	CR DB PHYS. DAM. PLIED	REASONS
MANAGEMENT	Cooperation with insurance comany, revision of schedules, routes and practices to conform with insurer recommendations.	5% CR 5% DB	/0 AF		
EMPLOYEES	Selection, training, supervision, experience and basis of renumeration.	5% CR 5% DB			
EQUIPMENT	Type, condition, servicing, risk's own repair facilities, safety equipment and driver's reports on condition.	5% CR 10 % DB			
SAFETY ORGANIZATION	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10% CR 5% DB			
DISPERSION OR CONCENTRATION OF VALUES (AUTO PD ONLY)		10% CR 10% DB	N/A N/A		
	TOTAL%	CR OR DB:	0% 0%	0% 0%	

SEE CLM STATE PAGES FOR COMPLETE DESCRIPTION OF CHARACTERISTICS AND RULES FOR APPLICATION

	ISO- NEW YOF	RK- SCH	EDULE I	RATING	B PLAN		
	SCHEDULE RATING		MATION FC			SILE	
NEW YORK; MAX CR OR DB IS							
NAMED INSURED		EFFECTIVE DATE					AIG COMPANY AND POLICY NUMBER
INSURED LOCATIONS BY STAT	re:						
RISK	DESCRIPTIONS		MO	DIFICATIO	DNS		
CHARACTERISTICS		DANOT	0.7				
		RANGE %	CR LIABI	DB II ITY	CR PHYS	DB . DAM.	REASONS
		<i>,</i> ,,	LIAD		PLIED	. DAM.	
MANAGEMENT	Cooperation with insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	5% CR 5% DB					
EMPLOYEES	Selection, training, supervision, experience and basis of remuneration.	5% CR 5% DB					
EQUIPMENT	Type, condition, existence of passive restraint system in vehicles, servicing, risk's own repair facilities, safety equipment and driver's reports on condition.	5% CR 10 % DB					
SAFETY ORGANIZATION	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, completion of an accident prevention or driver improvement course equivalent to a defensive driving course that is approved by the New York State Department of Motor Vehicles, safety director, accident reports and records.	10% CR 5% DB					
DISPERSION OR CONCENTRATION OF VALUES (AUTO PD ONLY)		10% CR 10% DB	N/A	N/A			
	TOTAL% (0%	0%	0%	0%	

	ISO- G	EORGI	A - SCHEDU	LE RATING	PLAN
	SCHEDULE				ITOMOBILE
		RATI	NG INFORMATIO	ON FORM	
GEORGIA; MAX CR OR DB IS 1	5%				
NAMED INSURED			EFFECTIVE D	ATE	AIG COMPANY AND POLICY NUMBER
INSURED LOCATIONS BY STAT	re:				
RISK CHARACTERISTICS	DESCRIPTIONS		MODIFICATIO	ONS	
CHARACTERISTICS		RANGE	CR DB	CR DB	
		%	LIABILITY	PHYS. DAM.	REASONS
				PLIED	
MANAGEMENT	Cooperation with insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	5% CR 5% DB			
EMPLOYEES	Selection, training, supervision, experience and basis of remuneration.	5% CR 5% DB			
EQUIPMENT	Type, condition, servicing, risk's own repair facilities, safety equipment and driver's reports on condition.	5% CR 10 % DB			
SAFETY ORGANIZATION	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10% CR 5% DB			
DISPERSION OR CONCENTRATION OF VALUES (AUTO PD ONLY)		10% CR 10% DB	N/A N/A		
	TOTAL% (CR OR DB:	0% 0%	0% 0%	

ISO ARIZONA SCHEDULE RATING PLAN								
SCHEDULE RATING MODIFICATIONS - AUTOMOBILE								
RATING INFORMATION FORM								
AZ: MAX CR OR DB 25%								
NAMED INSURED			EFFECTIVE I	DATE	AIG COMPANY & POLICY NUMBER			
INSURED LOCATIONS BY STAT	E:							
RISK			MODIFICATIO	NS				
CHARACTERISTICS		RANGE	CR DB	CR DB				
		%	LIABILITY % AP	PHYS. DAM.	REASONS			
MANAGEMENT	Cooperation with insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	5% CR 5% DB						
EMPLOYEES	Selection, training, supervision, experience and basis of remuneration.	5% CR 5% DB						
EQUIPMENT	Type, condition, servicing, risk's own repair facilities, safety equipment and driver's reports on condition.	10% CR 10 % DB						
SAFETY ORGANIZATION	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	5% CR 5% DB						
DISPERSION OR CONCENTRATION OF VALUES (AUTO PD ONLY)		10% CR 10% DB	N/A N/A	N/A N/A				
	TOTAL% (CR OR DB:	0% 0%	0% 0%				

INSURED SIGNATURE DATE

		NEW F	IAMPS	SHIF	<mark>re G</mark> f	ROUP COMPANIES*
	SCH			GM		ICATIONS - AUTOMOBILE
	0011					MATION FORM
ID, NV - MAX CR OR DB 40%						
NAMED INSURED		EFFECTIV	E DATE			AIG COMPANY & POLICY NUMBER
INSURED LOCATIONS BY STATE	E:					
RISK CHARACTERISTICS		MODIFIC	TIONS			
	RANGE %	CR D LIABILIT		HYS. I	DB DAM.	REASONS
MANAGEMENT	20% CR 20% DB	,		<u> </u>		
EMPLOYEES	10% CR 10% DB					
EQUIPMENT	10% CR 10 % DB					
SAFETY ORGANIZATION	10% CR 10% DB					
DISPERSION OR CONCENTRATION OF VALUES (AUTO PD ONLY)	10% CR 10% DB	N/A N	/A			
	CR OR DB:	0%	0%	0%	0%	

***THIS PLAN APPLIES TO:**

ID: NH, GS, AIS, IN NV: NH, GS, AIS, IN

Refer to ISO CW plan for other companies

		NEW HA	MPSHIR	<mark>E GROL</mark>	JP COMPANIES*		
	SCH				TIONS - AUTOMOBILE		
	0011			NFORMATIC			
NC, TN, VA - MAX CR OR DB 50%							
NAMED INSURED		EFFECTIVE D	ATE		AIG COMPANY & POLICY NUMBER		
INSURED LOCATIONS BY STATE	:						
RISK CHARACTERISTICS		MODIFICATIO	ONS				
	RANGE %	CR DB LIABILITY % AP	CR PHYS. D PPLIED	DB AM.	REASONS		
MANAGEMENT	10% CR 10% DB	70 M					
EMPLOYEES	10% CR 10% DB						
EQUIPMENT	10% CR 20 % DB						
SAFETY ORGANIZATION	20% CR 10% DB						
DISPERSION OR CONCENTRATION OF VALUES (AUTO PD ONLY)	20% CR 20% DB	N/A N/A					
TOTAL%	CR OR DB:	0% 0%	0%	0%			

***THIS PLAN APPLIES TO:**

NC: NH, GS, AIS TN: NH, GS, AIS, IN VA: NH, GS, AIS

Refer to ISO CW plan for other companies

		NEW H	AMPSHIRE (GROUP COMPANIES*
	22			IFICATIONS - AUTOMOBILE
	30			RMATION FORM
SC - MAX CR 40%, MAX DB 25%				
NAMED INSURED		EFFECTIVE	DATE	AIG COMPANY & POLICY NUMBER
INSURED LOCATIONS BY STATE	E:			
RISK CHARACTERISTICS		MODIFICATI		
	RANGE %	CR DB	CR DB PHYS. DAM. PPLIED	REASONS
MANAGEMENT	10% CR 10% DB	<u>/// A</u>		
EMPLOYEES	10% CR 10% DB			
EQUIPMENT	10% CR 20 % DB			
SAFETY ORGANIZATION	20% CR 10% DB			
DISPERSION OR CONCENTRATION OF VALUES (AUTO PD ONLY)	20% CR 20% DB	N/A N/A		
	CR OR DB:	0% 0%	6 0% 0%	

TOTAL% CR OR DB: 0% 0% 0% 0%

SEE CLM STATE PAGES FOR COMPLETE DESCRIPTION OF CHARACTERISTICS AND RULES FOR APPLICATION

*THIS PLAN APPLIES TO:

SC: NH, GS, AIS, IN, AIP

Refer to ISO CW plan for other companies