### INSURER RATE FILING

**ADOPTION OF RATE SERVICE ORGANIZATION**

**PROSPECTIVE LOSS COSTS**

**SUMMARY OF SUPPORTING INFORMATION FORM**

**CALCULATION OF COMPANY LOSS COST MULTIPLIER**

1. **Line, Subline, Coverage, Territory, Class, etc., combination to which this page applies:**  

2. **Loss Cost Modification:**
   A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
      (check one)  
      - Without modification. (factor = 1.000)
      - With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.)

3. **Development of Expected Loss Ratio.** (Attach exhibit detailing insurer expense data and/or other supporting information.)

<table>
<thead>
<tr>
<th>Selected Provisions</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Total Production Expense</td>
<td>%</td>
</tr>
<tr>
<td>B. General Expense</td>
<td>%</td>
</tr>
<tr>
<td>C. Taxes, Licenses, and Fees</td>
<td>%</td>
</tr>
<tr>
<td>D. Underwriting Profit and Contingencies</td>
<td>%</td>
</tr>
<tr>
<td>E. Other (explain)</td>
<td>%</td>
</tr>
<tr>
<td>F. TOTAL</td>
<td>%</td>
</tr>
</tbody>
</table>

4. **A.** Expected Loss Ratio: \( ELR = 100\% - 3F \)  
   **B.** ELR in decimal form

5. **Company Formula Loss Cost Multiplier:** \( (2B \div 4B) \)

6. **Company Selected Loss Cost Multiplier**  
   Explain any differences between 5 and 6:

7. **Rate level change for the coverages to which this page applies**

   **Example 1:** Loss Cost modification factor: If your company’s loss cost modification is -10%, a factor of 0.90 (1.000 – .100) should be used.
   **Example 2:** Loss Cost modification factor: If your company’s loss cost modification is +15%, a factor of 1.15 (1.000 + .150) should be used.