

MISSISSIPPI RATEMAKING WORKSHEET

1. What is the largest and smallest cumulative effect of all changes being made in this filing on any individual class of insured?

- Largest (+/-)
- Smallest (+/-)

2. What percentage of insureds will receive an increase of 25% or more? Describe the main contributors to increases above 25%.

3. Provide an **actuarial memorandum** on your rate-making methodology. This memorandum, including all applicable **exhibits** as shown below, must follow the **Mississippi Cover Sheet**. The memorandum must include the following:

- Description of all changes being made in the filing.
- Exhibit A.** Summary of the overall changes and changes by territory, limits, protection class, etc.
- Exhibit B.** This exhibit is not required for **new** business. Five years of Mississippi and Countrywide experience for the line of business to which the filing pertains. The data source is statutory Page 14.
- Exhibit C.** Three years of underwriting expense and loss adjustment expense. The data source is the Insurance Expense Exhibit.
- Exhibit D.** This exhibit would show the derivation of the profit/contingency factor.
- Exhibit E.** Provide if appropriate to filing. Loss development data, including selected development factors.
- Exhibit F.** Provide if appropriate to filing. Explanation of trending procedures and support for the selected trend factors.
- Any other **exhibits** deemed necessary to support the requested rate change. These could include:
 - Support for credibility.
 - Explanation of any adjustment for large or catastrophic losses.
 - Explanation of models used for earthquake, hurricanes or any other exposure where modeling was used. If modeling is used, include a summary of the changes in the coverages/exposure for which the model is used.

Exhibits A, C, and D are required on all filings, including adoption of rate service organization loss costs.