

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%** _____
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3. Provide an **actuarial memorandum** on your rate-making methodology. This memorandum, including all application **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