

**MISSISSIPPI INSURANCE DEPARTMENT
PROPERTY & CASUALTY RATE FILING EXHIBITS**

Exhibit A	Statewide Average Rate Level Information
General Instructions	<p>The purpose of this exhibit is the identification of the statewide weighted rate change percent, independent of tort reform, <u>for each coverage/form and for all coverages/forms combined even if only some coverages/forms are being changed.</u></p>
Specific Instructions for Calculations	<p>Column C is the proposed change based on overall experience. The proposed change must be supported by additional exhibits showing the company methodology for deriving the requested change.</p> <p>Column D is the proposed change due to factors other than historical experience. Some examples are listed.</p> <p>Column E is calculated as [(Column C, expressed as a factor) x (Column D, expressed as a factor)] - 1. For example, if Column C = - 11.3% and Column D = 22.2%, then Column E = [(0.887 x 1.222)] - 1 = 8.4%.</p>
Additional Comments	<p>Latest year direct written premiums should be used as weighting values when calculating the proposed rate level change percent for all coverages/forms combined (Line 1). All coverages/forms must be included, even if only some coverages/forms are being changed. If there are no direct written premiums for the latest year, use and attach an estimate of the anticipated premium distribution.</p>

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EXHIBIT A - STATEWIDE AVERAGE RATE LEVEL INFORMATION

COMPLETE THE FOLLOWING EXHIBIT ON A STATEWIDE, ALL CLASSES COMBINED, BASIS.

(A) COVERAGE/FORM	(B) LATEST YEAR DIRECT WRITTEN PREMIUMS	(C) PROPOSED CHANGE DUE TO OVERALL EXPERIENCE	(D) PROPOSED CHANGE DUE TO OTHER FACTORS*	(E) PROPOSED RATE LEVEL CHANGE PERCENT [(C) x (D)] - 1
TOTAL STATEWIDE AVERAGE RATE CHANGE	*****	*****	*****	

*Examples could be loss cost modifier, territorial changes, relativity changes, increased limit factors.

Attach additional Exhibit C pages as needed.