

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

Exhibit B	Historical Experience
General Instructions	<p>The required Mississippi experience should be the amounts, or a subset of the amounts, reported on the Exhibit of Premiums and Losses in the Annual Statement.</p> <p>The required Countrywide experience should be the amounts, or a subset of the amounts, reported on the Insurance Expense Exhibit (IEE).</p> <p>Individual company experience is required.</p> <p>Experience for the most recent <u>five calendar years</u> is required.</p> <p>Column E, the Incurred Loss & ALAE Ratio, is calculated as Column D ÷ Column B.</p>

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

EXHIBIT B - HISTORICAL EXPERIENCE

PLEASE PROVIDE THE FOLLOWING INFORMATION ON A CALENDAR YEAR BASIS.

COVERAGE/FORM: _____

MISSISSIPPI					
YEAR	(A) DIRECT PREMIUMS WRITTEN	(B) DIRECT PREMIUMS EARNED	(C) DIRECT LOSSES & ALAE PAID	(D) DIRECT LOSSES & ALAE INCURRED	(E) INCURRED LOSS & ALAE RATIO (D)/(B)

COUNTRYWIDE					
YEAR	(A) DIRECT PREMIUMS WRITTEN	(B) DIRECT PREMIUMS EARNED	(C) DIRECT LOSSES & ALAE PAID	(D) DIRECT LOSSES & ALAE INCURRED	(E) INCURRED LOSS & ALAE RATIO (D)/(B)

Attach additional Exhibit B pages as needed.