

MISSISSIPPI EXPENSE CONSTANT SUPPLEMENT
 Calculation of Company Loss Cost Multiplier with Expense Constants

Insurer Name: _____

Date: _____

NAIC #: _____

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

	Selected Provisions		
	Overall	Variable	Fixed
A. Total Production Expense	_____	_____	_____
B. General Expense	_____	_____	_____
C. Taxes, Licenses & Fees	_____	_____	_____
D. Profit & Contingencies	_____	_____	_____
E. Credit for Investment Income	(_____)	(_____)	"(_____)"
F. Other (explain)	_____	_____	_____
G. TOTAL	_____	_____	_____

*Include as an offset or explain how investment income is taken into account.

4. A. Expected Loss Ratio: $ELR=100\% - \text{Overall } 3G =$ _____

B. ELR expressed in decimal form = _____

C. Variable Expected Loss Ratio $VELR+100\% - \text{Variable } 3G =$ _____

D. $VELR$ in decimal form = _____

5. Formula Expense Constant:

$[(1.00 \div 4B) - (1.00 \div 4D)] =$ _____

Formula Variable Loss Cost Multiplier $(2B \div 4D) =$ _____

6. Selected Expense Constant = _____

Selected Variable Loss Cost Multiplier = _____

7. Explain any differences between 5 and 6:

8. Rate level change for the coverages to which this page applies _____%