

Exhibit B

Date: _____

Insurer Name: _____
 NAIC Number: _____

**Insurer Rate Filing
 Adoption Of Advisory Organization Prospective Loss Costs
 Summary Of Supporting Information Form**

Calculation of Company Loss Cost Multiplier

1. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies:

2. Lost Cost Modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (CHECK ONE)

Without modification. (factor = 1.000)

With the following modification(s). (Cite the nature and percent modification, and attach supporting data, rationale, or both, for the modification.)

B. Loss Cost Modification Expressed as a Factor:
 (See examples below.)

NOTE: If Expense Constants Are Utilized, Attach "Expense Constants Are Utilized, Attach Constant Supplement" Or Other Supporting Information. Do Not Complete Items 3–7 Below.

3. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data or other supporting information or both.)

Selected Provisions

A. Total Production Expense	_____	%
B. General Expense	_____	%
C. Taxes, Licenses & Fees	_____	%
D. Underwriting Profit & Contingencies	_____	%
E. Other (explain)	_____	%
F. TOTAL	_____	%

4A. Expected Loss Ratio: $ELR = 100\% - 3F =$ _____ %

4B. ELR in decimal form = _____

5. Company Formula Loss Cost Multiplier: $(2B \div 4B) =$ _____

6. Company Selected Loss Cost Multiplier = _____
 Explain any differences between 5 and 6: _____

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

Example 1: Loss Cost modification factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss Cost modification factor: If your company's loss cost modification is +15%, a factor of 1.15 (1.000 + .150) should be used.