Exhibit C

Insurer Name: ___________________________ Date: ______________________
NAIC Number: ___________________________

Expense Constant Supplement
Calculation of Company Loss Cost Multiplier With Expense Constants

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

<table>
<thead>
<tr>
<th>A. Total Production Expense</th>
<th>Overall</th>
<th>Selected Provisions Variable</th>
<th>Fixed</th>
</tr>
</thead>
<tbody>
<tr>
<td>B. General Expense</td>
<td>---------</td>
<td>-------------------------------</td>
<td>-------</td>
</tr>
<tr>
<td>C. Taxes, License &amp; Fees</td>
<td>---------</td>
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<tr>
<td>D. Underwriting Profit &amp; Contingencies</td>
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<tr>
<td>E. Other (explain)</td>
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<tr>
<td>F. TOTAL</td>
<td>---------</td>
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</tr>
</tbody>
</table>

4. A. Expected Loss Ratio: ELR = 100% – Overall 3F =
   B. ELR expressed in decimal form =
   C. Variable Expected Loss Ratio VELR = 100% – Variable 3F
   D. VELR in decimal form =

5. Formula Expense Constant:
   \[ \left( \frac{(1.00 \div 4B) - (1.00 \div 4D)}{(1.00 \div 4B) - (1.00 \div 4D)} \right) \times \text{Average Underlying Loss Cost} \]
   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

%