

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF SUPPORTING INFORMATION FORM
EXPENSE PROVISIONS EXHIBIT

INSURER'S ACTUAL EXPENSE RATIOS

	Third Most Recent Year	Second Most Recent Year	Most Recent Year	Average	Industry Average*	Selected**
A. Commissions and Brokerage	_____	_____	_____	_____	_____	_____
B. Other Acquisition	_____	_____	_____	_____	_____	_____
C. General Expenses	_____	_____	_____	_____	_____	_____
D. Taxes, Licenses, Fees & Loss Based Assessments	_____	_____	_____	_____	_____	_____
E. Profit, Contingencies and Investment Income***						_____
F. Other**** _____	_____	_____	_____	_____	_____	_____
G. Total (A + B + C + D + E + F)						_____

INSURER'S ACTUAL EXPENSE RATIOS are:

- North Carolina
 Countrywide
 Other (explain) _____
 % of Standard Premium
 % of Net Premium
 Other (explain) _____

If the Selected provisions differ from the Average, for other than rounding, please explain (If applicable, describe any adjustment from a net premium to a standard premium basis):

*From the most recent edition of Best's Aggregates and Averages, Industry Underwriting - By Line, Direct Business Written, for workers compensation insurance.

**Selected provisions expressed as a percentage of standard premium. Enter the "Selected" provisions in Section 3, Summary of Supporting Information Form.

***Selected provision for Profit and Contingencies (before credit for investment income) is _____% and the credit for investment income is _____%. Attach appropriate documentation to explain how investment income, including dividends, savings or unabsorbed premium deposits allowed or returned to policyholders, is taken into account.

****Describe any other expense provisions.