

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE Sample Insurance Company

11 Years of Net Underwriting Experience

(000 omitted)

Property/Casualty

Lines of Insurance	Year	Net Prem Written	Net Prem Earned	Losses Incur	Adj & Other Exp Incur	Loss Adj Exp Incur	Comms & Brokerage Exp Incur	Net taxes, licenses & fees Incur (\$)	Other Acquis, Superv & Collect Exp Incur	Net general exp Incur (\$)	Net Other Income Less Other Exp	Total Undwr Exp Incur/ NPW(%)	PolHdr Div/NPE (%)	Comb Ratio After Div (%)	Inv Gain on Funds & Oth Inc Less Other Exp	Overall Oper Ratio (%)
Fire	1995	13,433	13,652	4,092	770	847	2,918	614	179	419	49	30.7	0.0	66.9	4.3	62.7
	1996	10,682	12,567	6,895	361	842	2,123	592	167	390	34	30.6	0.0	92.2	3.9	88.3
	1997	12,818	11,365	12,017	447	844	3,153	543	197	461	211	34.0	0.0	147.1	6.2	140.9
	1998	10,413	11,476	25,002	2,375	2,479	2,913	445	153	358	676	37.2	0.0	276.6	12.6	264.0
	1999	11,149	10,482	20,060	1,177	1,241	2,894	587	250	582	1,223	38.7	0.0	241.9	17.9	224.0
	2000	25,823	18,654	10,170	669	751	-522	0	562	0	-897	10.2	0.0	68.7	-1.0	69.7
	2001	55,221	38,829	12,728	2,875	3,010	-16,177	2,692	2,565	5,984	-214	-8.9	0.0	31.6	2.0	29.6
	2002	122,248	92,583	56,261	4,203	4,485	-45,113	4,753	6,343	14,800	-617	-15.7	0.0	49.9	3.0	46.9
	2003	154,759	124,954	34,922	1,653	2,085	-71,166	5,549	7,115	16,680	-654	-27.0	0.0	2.6	4.8	-2.2
	2004	158,828	169,088	30,086	3,065	3,634	-39,002	5,971	6,998	16,328	-73	-6.1	0.0	13.8	3.6	10.2
	2005	157,818	132,207	61,295	5,168	5,733	6,754	5,066	5,847	13,642	-46	19.8	0.0	70.5	4.5	66.0
Allied Lines	1995	8,294	5,452	6,123	1,096	2,155	1,802	371	110	257	19	30.6	0.0	182.5	8.2	174.2
	1996	10,286	9,609	3,873	338	939	2,044	554	170	396	26	30.8	0.0	80.8	6.1	74.7
	1997	13,845	12,726	2,420	192	446	3,406	617	220	514	236	34.4	0.0	56.9	4.8	52.0
	1998	12,766	13,034	6,755	485	673	3,572	545	188	438	768	37.2	0.0	94.1	9.1	85.0
	1999	6,917	9,202	3,152	359	463	1,795	419	178	415	1,074	40.6	0.0	79.9	15.1	64.8
	2000	13,071	10,608	10,014	192	231	-264	0	286	0	-510	10.2	0.0	106.8	-4.0	110.8
	2001	27,676	18,963	44,239	3,394	-3,815	-8,108	1,363	1,299	3,030	-104	-8.7	0.0	204.4	-1.5	205.9
	2002	62,378	46,859	12,899	521	774	-23,019	2,438	3,253	7,590	-312	-15.6	0.0	13.6	-0.9	14.4
	2003	77,571	74,902	33,385	1,882	2,475	-36,803	2,909	3,805	8,800	-406	-27.4	0.0	20.4	-0.5	21.0
	2004	82,089	74,187	25,244	2,999	3,205	-20,158	3,155	3,698	8,628	-32	-5.7	0.0	32.7	4.1	28.6
	2005	79,794	85,366	55,248	1,786	1,838	3,415	2,723	3,143	7,333	-29	20.8	0.0	87.7	4.3	83.4

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE Sample Insurance Company

11 Years of Net Underwriting Experience

(000 omitted)

Property/Casualty

Lines of Insurance	Year	Net Prem Written	Net Prem Earned	Losses Incurred	Adj & Other Exp Incurred	Loss Adj Exp Incurred	Comms & Brokerage Exp Incurred	Net taxes, licenses & fees Incurred (\$)	Other Acquis, Superv & Collect Exp Incurred	Net general exp Incurred (\$)	Net Other Income Less Other Exp	Total Undwr Exp Incurred/ NPW(%)	PolHldr Div/NPE (%)	Comb Ratio After Div (%)	Inv Gain on Funds & Oth Inc Less Other Exp	Overall Oper Ratio (%)
Homeowners Multiple Peril	1995	942	952	125	14	39	205	21	7	16	3	26.4	22.6	66.2	4.5	61.7
	1996	882	891	310	10	84	175	28	8	19	2	26.1	20.1	90.4	4.0	86.3
	1997	887	896	251	9	33	218	36	10	22	17	32.2	12.1	76.0	4.8	71.2
	1998	862	878	260	70	37	241	25	9	20	52	34.2	19.7	87.8	8.9	78.9
	1999	862	866	211	43	36	224	24	10	24	101	32.7	19.3	80.5	14.2	66.3
	2000	874	864	165	21	21	-18	0	10	0	-42	4.6	19.3	45.4	-1.9	47.3
	2001	877	874	211	35	51	-257	27	25	59	-5	-16.6	19.6	32.9	1.9	30.9
	2002	962	901	842	10	10	-355	26	35	82	-6	-22.0	19.8	92.3	2.8	89.5
	2003	932	981	560	63	78	-447	26	35	81	-5	-32.7	20.1	52.4	6.1	46.3
	2004	1,067	938	468	49	55	-262	33	39	90	0	-9.4	23.7	70.1	6.1	64.0
	2005	1,168	1,215	792	84	84	50	32	37	86	0	17.6	20.2	109.9	3.8	106.1
Commercial Multiple Peril(Non-Liability)	1995	13,887	13,213	3,390	270	777	3,017	883	201	472	47	32.9	0.0	64.5	4.4	60.1
	1996	11,722	11,965	7,433	862	1,273	2,329	1,284	204	476	33	36.6	0.0	109.4	4.8	104.6
	1997	13,706	12,939	5,586	344	1,260	3,371	478	221	515	240	33.5	0.0	86.4	5.3	81.1
	1998	12,444	13,039	11,375	2,227	1,302	3,481	550	189	442	768	37.5	0.0	134.7	10.4	124.3
	1999	10,208	11,064	-5,077	1,086	1,106	2,649	533	227	529	1,291	38.6	0.0	2.7	15.9	-13.2
	2000	16,107	12,582	2,663	175	359	-326	0	299	0	-605	8.4	0.0	32.4	-3.9	36.3
	2001	8,192	13,586	6,653	573	790	-2,400	430	409	955	-75	-7.4	0.0	47.4	-1.3	48.7
	2002	8,389	6,466	-906	-1,206	-1,358	-3,096	297	396	924	-43	-17.6	0.0	-52.6	-0.6	-52.0
	2003	7,937	8,113	1,056	99	186	-3,816	308	407	950	-45	-27.1	0.0	-11.8	-0.6	-11.2
	2004	23,804	13,492	929	234	344	-7,073	944	1,106	2,581	-6	-10.3	0.0	-0.8	1.7	-2.5
	2005	37,021	35,055	4,578	508	547	159	1,273	1,469	3,429	-12	17.1	0.0	31.7	2.3	29.4



Source: 2006 Best's Insurance Expense Exhibit (IEE) - P/C, US. Contains data compiled as of June 8, 2006

Copyright (c) 2006 A.M. Best Company, Inc. All rights reserved.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE Sample Insurance Company

11 Years of Net Underwriting Experience

(000 omitted)

Property/Casualty

Lines of Insurance	Year	Net Prem Written	Net Prem Earned	Losses Incurred	Adj & Other Exp Incurred	Loss Adj Exp Incurred	Comms & Brokerage Exp Incurred	Net taxes, licenses & fees Incurred (\$)	Other Acquis, Superv & Collect Exp Incurred	Net general exp Incurred (\$)	Net Other Income Less Other Exp	Total Undwr Exp Incurred/ NPW(%)	PolHdr Div/NPE (%)	Comb Ratio After Div (%)	Inv Gain on Funds & Oth Inc Less Other Exp	Overall Oper Ratio (%)
Ocean Marine	1995	8,937	8,876	6,329	355	1,888	1,941	249	74	174	32	27.3	0.0	119.9	4.4	115.4
	1996	7,584	7,593	8,530	278	1,149	1,507	262	78	182	21	26.8	0.0	154.2	6.5	147.8
	1997	6,669	7,211	10,074	397	2,737	1,640	209	79	185	134	31.7	0.0	209.3	9.7	199.6
	1998	6,872	6,773	3,963	18	261	1,923	226	78	182	399	35.1	0.0	97.4	15.7	81.8
	1999	7,233	6,859	2,707	581	-3,049	1,877	224	95	222	800	33.4	0.0	28.4	18.4	10.0
	2000	11,943	9,740	17,153	156	453	-241	0	143	0	-468	4.7	0.0	185.5	2.7	182.8
	2001	14,123	12,850	8,656	331	445	-4,137	381	363	846	-71	-18.0	0.0	52.8	5.6	47.2
	2002	16,414	15,587	8,840	837	496	-6,057	400	533	1,244	-104	-23.6	0.0	36.3	6.4	29.8
	2003	20,544	19,195	3,920	361	465	-9,643	567	737	1,719	-103	-32.2	0.0	-9.4	5.9	-15.3
	2004	17,387	16,973	33,594	1,578	1,617	-4,270	604	708	1,652	-7	-7.5	0.0	199.9	5.0	194.9
	2005	21,842	20,952	11,731	1,044	1,158	935	601	693	1,617	-7	17.6	0.0	79.1	3.3	75.9
Inland Marine	1995	12,438	11,979	4,738	531	953	2,702	714	179	421	43	32.3	0.0	79.8	4.1	75.7
	1996	16,031	12,706	15,860	968	1,629	3,186	688	223	520	35	28.8	0.0	166.4	6.1	160.4
	1997	18,350	14,621	11,514	648	1,421	4,514	657	264	615	271	33.0	0.0	121.4	7.4	114.1
	1998	19,571	18,030	7,713	566	1,256	5,475	740	254	594	1,062	36.1	0.0	85.8	10.8	75.0
	1999	18,723	17,484	14,574	785	1,492	4,859	864	367	856	2,040	37.1	0.0	129.0	16.6	112.4
	2000	17,387	18,406	9,588	1,239	2,075	-352	0	351	0	-885	9.3	0.0	72.6	1.3	71.3
	2001	24,784	20,739	9,373	1,955	2,046	-7,260	1,316	1,254	2,926	-114	-7.1	0.0	47.9	4.2	43.8
	2002	61,377	47,602	16,996	3,471	4,084	-22,650	2,545	3,397	7,926	-317	-14.3	0.0	30.0	3.4	26.6
	2003	77,988	75,816	30,125	2,459	2,995	-37,155	2,902	3,808	8,886	-413	-27.6	0.0	16.0	3.5	12.6
	2004	80,602	74,419	20,354	2,966	3,382	-19,793	3,044	3,568	8,325	-32	-6.0	0.0	25.9	3.7	22.2
	2005	83,581	86,726	38,413	4,084	3,592	3,577	2,874	3,317	7,740	-30	20.9	0.0	69.4	3.5	65.9

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE Sample Insurance Company

11 Years of Net Underwriting Experience

(000 omitted)

Property/Casualty

Lines of Insurance	Year	Net Prem Written	Net Prem Earned	Losses Incur	Adj & Other Exp Incur	Loss Adj Exp Incur	Comms & Brokerage Exp Incur	Net taxes, licenses & fees Incur (\$)	Other Acquis, Superv & Collect Exp Incur	Net general exp Incur (\$)	Net Other Income Less Other Exp	Total Undwr Exp Incur/ NPW(%)	PolHdr Div/NPE (%)	Comb Ratio After Div (%)	Inv Gain on Funds & Oth Inc Less Other Exp	Overall Oper Ratio (%)
Medical Malpractice	1995	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1996	0	0	-60	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1997	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1998	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1999	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2000	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2001	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2002	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2003	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2004	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2005	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Workers' Compensation	1995	4	4	0	24	46	1	0	0	0	0	25.0	0.0	999.9	999.9	-99.9
	1996	0	0	-40	23	49	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1997	7	7	930	16	276	2	0	0	0	0	28.6	0.0	999.9	999.9	999.9
	1998	0	0	446	-3	-17	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1999	0	0	293	13	13	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2000	0	0	303	1	24	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2001	0	0	180	17	37	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2002	0	0	-1,429	-48	-313	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2003	0	0	1,068	7	28	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2004	0	0	-476	10	11	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2005	0	0	121	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0

The Insurance Information Source



Source: 2006 Best's Insurance Expense Exhibit (IEE) - P/C, US. Contains data compiled as of June 8, 2006

Copyright (c) 2006 A.M. Best Company, Inc. All rights reserved.

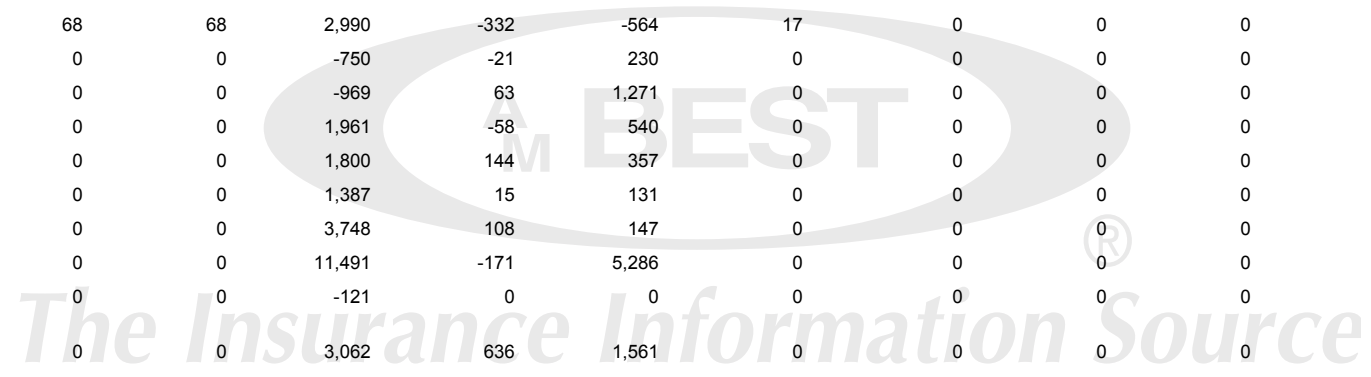
INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE **Sample Insurance Company**

11 Years of Net Underwriting Experience

(000 omitted)

Property/Casualty

Lines of Insurance	Year	Net Prem Written	Net Prem Earned	Losses Incurred	Adj & Other Exp Incurred	Loss Adj Exp Incurred	Comms & Brokerage Exp Incurred	Net taxes, licenses & fees Incurred (\$)	Other Acquis, Superv & Collect Exp Incurred	Net general exp Incurred (\$)	Net Other Income Less Other Exp	Total Undwr Exp Incurred/ NPW(%)	PolHdr Div/NPE (%)	Comb Ratio After Div (%)	Inv Gain on Funds & Oth Inc Less Other Exp	Overall Oper Ratio (%)
Other Liability	1995	56	56	-2,311	-1,176	-1,338	12	0	0	0	0	21.4	0.0	-99.9	999.9	-99.9
	1996	-11	-11	-1,756	-546	-1,779	-2	0	0	0	0	18.2	0.0	999.9	-99.9	999.9
	1997	68	68	2,990	-332	-564	17	0	0	0	1	25.0	0.0	999.9	613.2	999.9
	1998	0	0	-750	-21	230	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1999	0	0	-969	63	1,271	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2000	0	0	1,961	-58	540	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2001	0	0	1,800	144	357	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2002	0	0	1,387	15	131	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2003	0	0	3,748	108	147	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2004	0	0	11,491	-171	5,286	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2005	0	0	-121	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Products Liability	1995	0	0	3,062	636	1,561	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1996	0	0	8,127	881	3,923	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1997	0	0	2,139	175	533	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1998	0	0	-291	95	52	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1999	0	0	1,309	18	-854	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2000	0	0	3,602	-351	620	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2001	0	0	6,496	65	-512	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2002	0	0	20,122	-227	3,171	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2003	0	0	36,220	1,339	1,316	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2004	0	0	5,980	-547	14,925	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2005	0	0	-111	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0



INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE Sample Insurance Company

11 Years of Net Underwriting Experience

(000 omitted)

Property/Casualty

Lines of Insurance	Year	Net Prem Written	Net Prem Earned	Losses Incurred	Adj & Other Exp Incurred	Loss Adj Exp Incurred	Comms & Brokerage Exp Incurred	Net taxes, licenses & fees Incurred (\$)	Other Acquis, Superv & Collect Exp Incurred	Net general exp Incurred (\$)	Net Other Income Less Other Exp	Total Undwr Exp Incurred/ NPW(%)	PolHdr Div/NPE (%)	Comb Ratio After Div (%)	Inv Gain on Funds & Oth Inc Less Other Exp		Overall Oper Ratio (%)
															Inc	Less	
Fidelity	1995	1,655	1,881	-305	-26	-36	360	70	22	52	7	30.5	0.0	12.3	9.7	2.6	
	1996	1,900	2,268	650	28	75	378	69	24	56	6	27.7	0.0	59.7	6.1	53.6	
	1997	-470	-364	355	9	6	-116	70	26	62	-7	-8.9	0.0	-99.9	-27.7	-80.4	
	1998	920	836	6,774	115	346	257	72	25	58	49	44.8	0.0	896.5	34.9	861.5	
	1999	2,493	2,323	879	-49	354	647	74	32	74	271	33.2	0.0	86.3	26.3	60.0	
	2000	8,083	5,303	1,880	121	408	-163	0	95	0	-255	4.6	0.0	47.7	1.8	45.9	
	2001	8,987	8,175	1,216	357	589	-2,633	270	257	600	-45	-16.8	0.0	5.3	3.1	2.2	
	2002	3,034	6,573	22,436	738	921	-1,120	140	186	435	-46	-11.8	0.0	343.5	10.8	332.7	
	2003	-1,395	116	194	460	691	438	0	0	0	-3	-31.4	0.0	731.5	865.5	-99.9	
	2004	19	38	-62	409	812	-5	1	1	1	0	-10.5	0.0	999.9	999.9	228.9	
	2005	-1	-1	0	54	493	0	0	0	0	0	0.0	0.0	-99.9	-99.9	999.9	
Surety	1995	22	22	-3	1	1	5	1	0	0	0	27.3	0.0	18.2	9.1	9.1	
	1996	25	22	2	0	7	5	0	0	1	0	24.0	0.0	64.9	9.1	55.8	
	1997	21	24	76	3	4	5	1	0	1	0	33.3	0.0	366.7	16.7	350.0	
	1998	25	26	3	0	0	7	1	0	1	2	36.0	0.0	47.5	38.5	9.1	
	1999	14	15	-95	-4	-15	4	0	0	0	2	28.6	0.0	-99.9	40.0	-99.9	
	2000	18	19	0	0	0	0	0	0	0	-1	5.6	0.0	5.6	0.0	5.6	
	2001	13	16	0	15	15	-4	0	0	1	0	-23.1	0.0	70.7	6.3	64.4	
	2002	12	15	0	51	51	-5	0	0	1	0	-33.3	0.0	306.7	13.3	293.3	
	2003	-2	6	15	0	0	0	0	0	0	0	0.0	0.0	250.0	33.3	216.7	
	2004	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	
	2005	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	



Source: 2006 Best's Insurance Expense Exhibit (IEE) - P/C, US. Contains data compiled as of June 8, 2006

Copyright (c) 2006 A.M. Best Company, Inc. All rights reserved.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE **Sample Insurance Company**

11 Years of Net Underwriting Experience

(000 omitted)

Property/Casualty

Lines of Insurance	Year	Net Prem Written	Net Prem Earned	Losses Incur	Adj & Other Exp Incur	Loss Adj Exp Incur	Comms & Brokerage Exp Incur	Net taxes, licenses & fees Incur (\$)	Other Acquis, Superv & Collect Exp Incur	Net general exp Incur (\$)	Net Other Income Less Other Exp	Total Undwr Exp Incur/ NPW(%)	PolHdr Div/NPE (%)	Comb Ratio After Div (%)	Inv Gain on Funds & Oth Inc Less Other Exp	Overall Oper Ratio (%)
Burglary & Theft	1995	1,266	1,175	3	0	8	275	33	10	24	4	27.0	0.0	28.0	2.0	26.0
	1996	877	1,017	7	0	1	174	25	8	19	3	25.8	0.0	26.6	2.5	24.1
	1997	718	877	211	8	29	177	19	8	18	16	30.9	0.0	58.3	3.8	54.5
	1998	772	719	-56	1	-6	216	22	8	18	42	34.2	0.0	25.6	7.9	17.6
	1999	672	713	25	0	0	174	17	7	17	83	32.0	0.0	35.5	12.9	22.6
	2000	861	756	274	10	10	-17	0	10	0	-36	4.6	0.0	42.2	-2.6	44.9
	2001	887	797	86	13	20	-260	26	25	59	-4	-16.9	0.0	-3.6	1.9	-5.5
	2002	135	519	7	7	7	-50	4	5	11	-3	-22.2	0.0	-19.5	3.5	-23.0
	2003	-61	62	12	3	3	22	0	0	0	0	-36.1	0.0	-11.9	8.1	-19.9
	2004	0	1	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2005	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Boiler & Machinery	1995	1,292	1,028	46	4	-7	281	50	12	28	3	28.7	0.0	32.5	3.6	28.9
	1996	1,242	1,321	50	4	21	247	73	14	32	4	29.5	0.0	34.8	3.0	31.9
	1997	1,146	1,215	278	3	12	282	56	21	48	23	35.5	0.0	59.4	4.0	55.4
	1998	849	1,051	1,372	180	178	238	92	32	74	62	51.4	0.0	198.8	9.4	189.4
	1999	500	739	373	66	73	130	139	59	138	86	93.2	0.0	153.6	16.0	137.6
	2000	469	429	361	77	77	-9	0	109	0	-21	127.7	0.0	229.8	4.7	225.2
	2001	-636	-525	160	153	242	186	383	365	851	3	-99.9	0.0	-99.9	-9.9	-99.9
	2002	907	-112	-122	110	123	-335	601	802	1,871	1	324.0	0.0	323.1	-4.5	327.6
	2003	86	1,019	1,140	193	223	-125	741	965	2,252	-6	999.9	0.0	999.9	-89.0	999.9
	2004	308	426	-884	228	221	-76	837	981	2,290	0	999.9	0.0	999.9	59.9	999.9
	2005	1,125	888	984	107	162	48	770	889	2,074	0	336.1	0.0	465.1	47.2	418.0

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE Sample Insurance Company

11 Years of Net Underwriting Experience

(000 omitted)

Property/Casualty

Lines of Insurance	Year	Net Prem Written	Net Prem Earned	Losses Incurred	Adj & Other Exp Incurred	Loss Adj Exp Incurred	Comms & Brokerage Exp Incurred	Net taxes, licenses & fees Incurred (\$)	Other Acquis, Superv & Collect Exp Incurred	Net general exp Incurred (\$)	Net Other Income Less Other Exp	Total Undwr Exp Incurred/ NPW(%)	PolHdr Div/NPE (%)	Comb Ratio After Div (%)	Inv Gain on Funds & Oth Inc Less Other Exp	Overall Oper Ratio (%)
Credit	1995	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1996	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1997	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1998	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1999	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2000	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2001	0	0	46	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2002	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2003	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2004	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2005	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
International	1995	16	24	-133	0	-21	3	0	0	0	0	18.8	0.0	-99.9	300.0	-99.9
	1996	-11	-8	-47	0	6	-2	0	0	0	0	18.2	0.0	530.7	-99.9	999.9
	1997	1	1	5	0	0	0	0	0	0	0	0.0	0.0	500.0	999.9	-99.9
	1998	0	0	0	0	2	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	1999	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2000	0	0	12	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2001	0	0	-613	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2002	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2003	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2004	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
	2005	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE **Sample Insurance Company**

11 Years of Net Underwriting Experience

(000 omitted)

Property/Casualty

Lines of Insurance	Year	Net Prem Written	Net Prem Earned	Losses Incurred	Adj & Other Exp Incurred	Loss Adj Exp Incurred	Comms & Brokerage Exp Incurred	Net taxes, licenses & fees Incurred (\$)	Other Acquis, Superv & Collect Exp Incurred	Net general exp Incurred (\$)	Net Other Income Less Other Exp	Total Undwr Exp NPW(%)	PolHdr Div/NPE (%)	Comb Ratio After Div (%)	Inv Gain on Funds & Oth Inc Less Other Exp	Overall Oper Ratio (%)
Reinsurance-Nonproportional Assumed	1995	-20,278	-20,278	-1,602	-37	-4,258	-4,406	0	0	0	-71	21.7	0.0	50.6	0.2	50.4
	1996	-22,311	-22,311	-26,431	0	-6,149	-4,434	0	0	0	-61	19.9	0.0	165.9	0.1	165.8
	1997	-24,787	-24,787	-31,608	0	-5,599	-6,097	0	0	0	-459	24.6	0.0	174.7	1.7	173.0
	1998	-29,592	-29,592	-30,785	-1,804	-4,748	-8,278	0	0	0	-1,743	28.0	0.0	148.1	5.8	142.3
	1999	-35,265	-35,265	-17,345	0	-307	-9,153	0	0	0	-4,115	26.0	0.0	76.0	11.6	64.4
	2000	-49,577	-49,577	-43,083	0	-3,630	1,002	0	0	0	2,384	-2.0	0.0	92.2	-4.9	97.1
	2001	-83,576	-83,576	-59,287	0	-829	24,483	0	0	0	460	-29.3	0.0	42.6	-0.6	43.2
	2002	-151,907	-151,907	-107,835	-7,257	-9,535	56,059	0	0	0	1,013	-36.9	0.0	40.4	-0.8	41.1
	2003	-228,680	-228,680	-115,130	-6,435	-8,042	107,254	0	0	0	1,225	-46.9	0.0	7.0	-0.6	7.6
	2004	-209,492	-209,492	-65,644	-20,089	-25,121	52,672	0	0	0	90	-25.1	0.0	18.2	1.0	17.2
	2005	-50,284	-50,284	-16,879	-3,112	-3,125	-2,152	0	0	0	17	4.3	0.0	44.1	-1.9	45.9
Total	1995	41,964	38,036	23,554	2,462	2,615	9,116	3,006	794	1,863	136	35.2	0.6	104.6	12.0	92.6
	1996	38,898	37,628	23,404	3,207	2,070	7,730	3,575	896	2,091	103	36.7	0.5	104.9	13.3	91.6
	1997	42,979	36,799	17,239	1,919	1,438	10,572	2,686	1,046	2,441	683	39.0	0.3	90.0	14.6	75.4
	1998	35,902	36,272	31,781	4,304	2,045	10,045	2,718	936	2,185	2,137	44.2	0.5	138.0	21.4	116.6
	1999	23,507	24,481	20,096	4,138	1,824	6,100	2,881	1,225	2,857	2,856	55.6	0.7	145.8	30.4	115.3
	2000	45,058	27,784	15,064	2,252	1,939	-910	0	1,865	0	-1,336	21.1	0.6	82.9	11.5	71.4
	2001	56,549	30,727	31,943	9,928	2,448	-16,567	6,888	6,562	15,311	-169	21.6	0.6	134.0	12.5	121.5
	2002	123,949	65,086	29,498	1,224	3,048	-45,741	11,204	14,950	34,884	-434	12.3	0.3	62.6	13.4	49.2
	2003	109,680	76,484	31,234	2,192	2,650	-51,441	13,002	16,872	39,368	-410	16.2	0.3	60.8	18.7	42.1
	2004	154,612	140,069	61,081	-9,270	8,371	-37,967	14,589	17,099	39,895	-60	21.7	0.2	71.5	8.6	62.9
	2005	332,064	312,124	156,052	9,723	10,481	12,786	13,339	15,395	35,921	-107	23.3	0.1	76.8	7.1	69.7



Source: 2006 Best's Insurance Expense Exhibit (IEE) - P/C, US. Contains data compiled as of June 8, 2006

Copyright (c) 2006 A.M. Best Company, Inc. All rights reserved.