

**Exhibit E – Expense Information - Including Disallowed Expense Adjustment**

Company name: \_\_\_\_\_  
 Company NAIC number: \_\_\_\_\_  
 Line: \_\_\_\_\_  
 Coverage/form: \_\_\_\_\_

<b>Underwriting Expenses as Percent of Direct Premiums Written</b>							
Texas (Annual Statement Exhibit of Premiums and Losses - Statutory Page 14)	20__		20__		20__		Mean Percent
	Amount (000)	Percent	Amount (000)	Percent	Amount (000)	Percent	
1. Premiums written	\$	---	\$	---	\$	---	---
2. Premiums earned	\$	%	\$	%	\$	%	%
3. Commission and brokerage expenses incurred	\$	%	\$	%	\$	%	%
4. Taxes, licenses, and fees incurred	\$	%	\$	%	\$	%	%
<b>Countrywide</b>							
5. Premiums written (IEE, Part III)	\$	---	\$	---	\$	---	---
6. Premiums earned (IEE, Part III)	\$	%	\$	%	\$	%	%
7. Commission and brokerage expenses incurred (IEE, Part III)	\$	%	\$	%	\$	%	%
8. Other acquisition expenses incurred (IEE, Part III)	\$	---	\$	---	\$	---	---
a. Disallowed advertising expenses	\$	---	\$	---	\$	---	---
b. Adjusted other acquisition expenses incurred	\$	%	\$	%	\$	%	%
9. General expenses incurred (IEE, Part III)	\$	%	\$	%	\$	%	---
a. Loss control and safety engineering expenses	\$	%	\$	%	\$	%	%
b. Lobbying expenses	\$	---	\$	---	\$	---	---
c. Amounts paid by an insurer as damages in a suit against the insurer for bad faith or as fines or penalties for violation of law	\$	---	\$	---	\$	---	---
d. Contributions to organizations engaged in legislative advocacy	\$	---	\$	---	\$	---	---
e. Fees and penalties imposed on the insurer for civil or criminal violations of law	\$	---	\$	---	\$	---	---
f. Contributions to social, religious, political or fraternal organizations	\$	---	\$	---	\$	---	---
g. Fees and assessments paid to advisory organizations	\$	---	\$	---	\$	---	---
h. Disallowed general expenses	\$	%	\$	%	\$	%	---
i. Adjusted general expense percent	---	%	---	%	---	%	%
j. Formula general expense percent	---	%	---	%	---	%	%

**Attach additional Exhibit E pages as needed.**

**Company name:** \_\_\_\_\_  
**Company NAIC number:** \_\_\_\_\_  
**Line:** \_\_\_\_\_  
**Coverage/form:** \_\_\_\_\_

Loss Adjustment Expenses as Percent of Direct Incurred Losses							
Texas (Annual Statement Exhibit of Premiums and Losses - Statutory Page 14)	20__		20__		20__		Mean Percent
	Amount (000)	Percent	Amount (000)	Percent	Amount (000)	Percent	
10. Direct incurred losses	\$	---	\$	---	\$	---	---
11. DCCE	\$	%	\$	%	\$	%	%
Countrywide (IEE, Part III)							
12. Direct incurred losses	\$	---	\$	---	\$	---	---
13. DCCE incurred	\$	%	\$	%	\$	%	%
14. Adjusting and other expenses incurred	\$	%	\$	%	\$	%	%

Expense Provisions Underlying Your Proposed Rates, as a Percent of Premium	
15. Commission and brokerage expenses incurred	%
16. Other acquisition expenses incurred	%
17. General expenses incurred	%
18. Taxes, licenses, and fees incurred	%
19. Net cost of reinsurance (if applicable; include support)	%
20. Profit (include Exhibit L or other support)	%
21. Total expenses and profit (sum of lines 15 through 20)	%
22. Permissible loss and LAE ratio (100% minus line 21)	%

Loss Adjustment Expense Provisions Underlying Your Proposed Rates, as a Percent of Losses	
23. DCCE	%
24. Adjusting and other expenses	%
25. Total LAE (sum of lines 23 and 24)	%

**Attach additional Exhibit E pages as needed.**