State of California Department of Insurance CREDIT DISABILITY INSURANCE CALIFORNIA EXPERIENCE 2014-2016 [000's Omitted]

The following summarizes the California Credit Disability Insurance experience for 2014-2016 as submitted to the Department of Insurance by 18 companies:

		2016	2016	2016	2016	2016	2015	2015	2015	2015	2015	2014	2014	2014	2014	2014	2014 - 2016 Total	2014 - 2016 Total	2014 - 2016 Total	2014 - 2016 Total	2014 - 2016 Total
Class* of Business	Open-End or Closed-End Loan	Actual Earned Premiums	Earned Premiums at Prima Facie Rates	Incurred Claims	Actual Loss Percentage	Loss Percentage at Prima Facie Rates	Actual Earned Premiums	Earned Premiums at Prima Facie Rates	Incurred Claims	Actual Loss Percentage	Loss Percentage at Prima Facie Rates	Actual Earned Premiums	Earned Premiums at Prima Facie Rates	Incurred Claims	Actual Loss Percentage	Loss	Actual Earned Premiums	Earned Premiums at Prima Facie Rates	Incurred Claims	Actual Loss Percentage	Loss
Α	Open	168		-65			190		251			188			524.0%		546		1173	214.8%	
B C	Open Open	1658 7131	3297 9041	334 3346			1745 7091	3539 9008	363 2992			1914 7462		282 3774		7.9% 40.3%	5316 21684		979 10112		
D E	Open Open	9 433	10 700	44 65			8 612	12 958	139 204			11 813			902.9% 29.0%	670.9% 19.1%	28 1859		284 505	1000.1% 27.2%	
	Open	9399		3724			9646		3950			10389		5379			29434		13054		
A	Closed Closed	8 446	10 476	234	23.8%		29 489		3 378	10.8% 77.3%		90 549		-22 248		-20.9% 37.4%	127 1484		-17 860	-13.7% 57.9%	
C	Closed	652	633	240	36.8%	37.9%	999	996	457	45.7%	45.9%	975	998	483	49.6%	48.4%	2625	2626	1180	44.9%	44.9%
E E	Closed Closed	261 400		196 290			459 410		102 233			692 348		491 143	70.9% 41.2%	64.8% 66.1%	1412 1158		789 666		
	Closed	1766	1669	961	54.4%	57.6%	2385	2416	1174	49.2%	48.6%	2654	2741	1342	50.6%	49.0%	6806	6826	3477	51.1%	50.9%
		11165	14885	4685	42.0%	31.5%	12031	16145	5124	42.6%	31.7%	13043	17167	6722	51.5%	39.2%	36240	48197	16531	45.6%	34.3%

^{*} As defined in California Code of Regulations, Title 10, Section 2248.33

Actuarial Office