

# CREDIT PROPERTY INSURANCE EXPERIENCE REPORT

*for Calendar Years 2007, 2008, and 2009*

## Column Definitions

- 1) Enter Company Name and its 5-digit NAIC number; also enter the NAIC Group Code (if applicable).
- 2) Each line represents a different product/program written. List the Creditor's Name and/or Product/Program Name.

### Columns:

- [1] Record Number - Start with 1 and number consecutively for each Creditor Name or Program.
- [2] Creditor Name and/or Product/Program Name.
- [3] Class of Business [Class **A**, **B**, **C**, or **D**] -- refer to the Report Instructions for the Class of Business descriptions.
- [4] Type of Premium Payment: **SP** for **S**ingle **P**remium, **MOB** for **M**onthly **O**utstanding **B**alance.
- [5] Benchmark Number [Numbers 1 to 3] -- refer to the Report Instructions for the description of the 3 Benchmarks for Credit Property Insurance.  
  
If your product does not fit under these Benchmarks, leave column blank and list product at end of report. Please submit a detailed description of the type of product and the coverages provided.
- [6] Current Rate per \$100.00
- [7] Exposures Count
- [8] Policies or Certificates Count: number of policies/certificates issued (in-force).
- [9] Gross Written Premium
- [10] Refunds on Terminations: premium refunded on cancelled policies.
- [11] Net Written Premium = [9] - [10]
- [12] Premium Reserve, Start of Period

- [13] Premium Reserve, End of Period
- [14] Actual Earned Premium = [11] + [12] - [13]
- [15] Earned Premium at Current Rate Level
- [16] Claims Count: number of claims paid during the period.
- [17] Losses Paid
- [18] IBNR Loss Reserve, Start of Period
- [19] IBNR Loss Reserve, End of Period
- [20] Loss Reserve, Start of Period
- [21] Loss Reserve, End of Period
- [22] Incurred Losses = [17] + [19] - [18] + [21] - [20]
- [23] Defense & Cost Containment Expenses Incurred (*formerly known as ALAE*)
- [24] Adjusting and Other Expenses (*formerly known as ULAE*)
- [25] Other Acquisitions, Field Supervision, and Collection Expenses Incurred
- [26] General Expenses Incurred
- [27] Taxes, Licenses & Fees Incurred, **excluding** California Premium Tax
- [28] Commissions and Brokerage Expenses Incurred
- [29] California Premium Tax

\*\* PLEASE REPEAT INFORMATION FOR EACH APPLICABLE CALENDAR YEAR \*\*

# CREDIT UNEMPLOYMENT INSURANCE EXPERIENCE REPORT

for Calendar Years *2007, 2008, and 2009*

## Column Definitions

- 1) Enter Company Name and its 5-digit NAIC number; also enter the NAIC Group Code (if applicable).
- 2) Each line represents a different product/program written. List the Creditor's Name and/or Product/Program Name.

### Columns:

- [1] Record Number - Start with 1 and number consecutively for each Creditor Name or Program.
- [2] Creditor Name and/or Product/Program Name.
- [3] Class of Business [Class **A**, **B**, **C**, or **D**] -- refer to the Report Instructions for the Class of Business descriptions.
- [4] Type of Premium Payment: **SP** for **S**ingle **P**remium, **MOB** for **M**onthly **O**utstanding **B**alance.
- [5] Single or Joint Coverage: mark **S** for **S**ingle Coverage, **J** for **J**oint Coverage.
- [6] Benchmark Number [Numbers 6 to 9] -- refer to the Report Instructions for the description of the 4 Benchmarks for Credit Unemployment Insurance.  
  
If your product does not fit under these Benchmarks, leave column blank and list product at end of report. Please submit a detailed description of the type of product and the coverages provided.
- [7] Current Rate per \$100.00
- [8] Policies or Certificates Count: number of policies/certificates issued (*in-force*).
- [9] Exposures Count
- [10] Gross Written Premium
- [11] Refunds on Terminations: premium refunded on cancelled policies.
- [12] Net Written Premium = [10] - [11]

- [13]** Premium Reserve, Start of Period
- [14]** Premium Reserve, End of Period
- [15]** Actual Earned Premium = [12] + [13] - [14]
- [16]** Earned Premium at Current Rate Level
- [17]** Claims Count: number of claims paid during the period.
- [18]** Losses Paid
- [19]** IBNR Loss Reserve, Start of Period
- [20]** IBNR Loss Reserve, End of Period
- [21]** Loss Reserve, Start of Period
- [22]** Loss Reserve, End of Period
- [23]** Incurred Losses = [18] + [20] - [19] + [22] - [21]
- [24]** Defense & Cost Containment Expenses Incurred (*formerly known as ALAE*)
- [25]** Adjusting and Other Expenses (*formerly known as ULAE*)
- [26]** Other Acquisitions, Field Supervision, and Collection Expenses Incurred
- [27]** General Expenses Incurred
- [28]** Taxes, Licenses & Fees Incurred, **excluding** California Premium Tax
- [29]** Commissions and Brokerage Expenses Incurred
- [30]** California Premium Tax

**\*\* PLEASE REPEAT INFORMATION FOR EACH APPLICABLE CALENDAR YEAR \*\***