

State of California  
Department of Insurance  
**CREDIT DISABILITY INSURANCE**  
**CALIFORNIA EXPERIENCE 2002-2004**  
[000's Omitted]

The following summarizes the California Credit Disability Insurance experience for 2002-2004 as submitted to the Department of Insurance by 32 companies:

Class* of Business	Open-End or Closed-End Loan	2004	2004	2004	2004	2004		2003	2003	2003	2003	2003		2002	2002	2002	2002	2002		2002 - 2004 Total	2002 - 2004 Total	2002 - 2004 Total	2002 - 2004 Total	2002 - 2004 Total
		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 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
A	Open	1,741	1,528	1,028	59.0%	67.3%		1,786	1,421	514	28.8%	36.2%		1,162	1,473	951	81.8%	64.6%		4,689	4,422	2,493	53.2%	56.4%
B	Open	18,344	21,458	3,804	20.7%	17.7%		24,239	24,111	7,971	32.9%	33.1%		31,649	32,896	10,872	34.4%	33.0%		74,232	78,465	22,647	30.5%	28.9%
C	Open	15,957	16,289	9,487	59.5%	58.2%		17,931	18,243	12,261	68.4%	67.2%		19,300	19,632	13,791	71.5%	70.2%		53,188	54,164	35,539	66.8%	65.6%
D	Open	696	339	385	55.3%	113.6%		1,380	730	67	4.9%	9.2%		249	200	1,430	574.3%	715.0%		2,325	1,269	1,882	80.9%	148.3%
E	Open	2,310	2,302	415	18.0%	18.0%		3,627	4,473	1,706	47.0%	38.1%		5,859	5,525	3,575	61.0%	64.7%		11,796	12,300	5,696	48.3%	46.3%
	<b>Open</b>	<b>39,048</b>	<b>41,916</b>	<b>15,119</b>	<b>38.7%</b>	<b>36.1%</b>		<b>48,963</b>	<b>48,978</b>	<b>22,519</b>	<b>46.0%</b>	<b>46.0%</b>		<b>58,219</b>	<b>59,726</b>	<b>30,619</b>	<b>52.6%</b>	<b>51.3%</b>		<b>146,230</b>	<b>150,620</b>	<b>68,257</b>	<b>46.7%</b>	<b>45.3%</b>
A	Closed	7,510	8,250	2,984	39.7%	36.2%		9,089	9,863	3,749	41.2%	38.0%		9,728	10,237	5,409	55.6%	52.8%		26,327	28,350	12,142	46.1%	42.8%
B	Closed	2,755	2,629	1,513	54.9%	57.6%		2,781	3,049	1,175	42.3%	38.5%		3,872	3,798	2,102	54.3%	55.3%		9,408	9,476	4,790	50.9%	50.5%
C	Closed	13,601	15,694	6,763	49.7%	43.1%		14,949	17,585	8,934	59.8%	50.8%		15,755	18,724	10,819	68.7%	57.8%		44,305	52,003	26,516	59.8%	51.0%
D	Closed	4,929	4,831	3,736	75.8%	77.3%		6,458	6,354	3,743	58.0%	58.9%		7,796	7,496	6,212	79.7%	82.9%		19,183	18,681	13,691	71.4%	73.3%
E	Closed	2,129	1,875	1,337	62.8%	71.3%		1,803	1,524	820	45.5%	53.8%		1,930	1,272	1,163	60.3%	91.4%		5,862	4,671	3,320	56.6%	71.1%
	<b>Closed</b>	<b>30,924</b>	<b>33,279</b>	<b>16,333</b>	<b>52.8%</b>	<b>49.1%</b>		<b>35,080</b>	<b>38,375</b>	<b>18,421</b>	<b>52.5%</b>	<b>48.0%</b>		<b>39,081</b>	<b>41,527</b>	<b>25,705</b>	<b>65.8%</b>	<b>61.9%</b>		<b>105,085</b>	<b>113,181</b>	<b>60,459</b>	<b>57.5%</b>	<b>53.4%</b>
		<b>69,972</b>	<b>75,195</b>	<b>31,452</b>	<b>44.9%</b>	<b>41.8%</b>		<b>84,043</b>	<b>87,353</b>	<b>40,940</b>	<b>48.7%</b>	<b>46.9%</b>		<b>97,300</b>	<b>101,253</b>	<b>56,324</b>	<b>57.9%</b>	<b>55.6%</b>		<b>251,315</b>	<b>263,801</b>	<b>128,716</b>	<b>51.2%</b>	<b>48.8%</b>

\* As defined in California Code of Regulations, Title 10, Section 2248.33.