

CREDIT PROPERTY INSURANCE EXPERIENCE REPORT

for Calendar Years 2013, 2014, and 2015

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 *Single Premium*, *MOB* for *Monthly Outstanding Balance*.
- [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 *2013, 2014, and 2015*

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 *Single Premium*, *MOB* for *Monthly Outstanding Balance*.
- [5] Single or Joint Coverage: mark *S* for *Single Coverage*, *J* for *Joint 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 ****