

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

The following summarizes the California Credit Life Insurance experience for 2014-2016 as submitted to the Department of Insurance by 16 companies:

Class* of Business	Open-End or Closed-End Loan	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
		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	139	124	67	48.4%	54.4%		173	163	50	29.0%	30.7%		233	226	152	64.9%	67.1%	546	513	269	49.3%	52.5%
B	Open	1317	1966	361	27.4%	18.3%		1417	2061	209	14.7%	10.1%		1605	2243	685	42.7%	30.5%	4338	6269	1254	28.9%	20.0%
C	Open	3627	4471	2347	64.7%	52.5%		3596	4392	2066	57.4%	47.0%		3597	4336	2331	64.8%	53.8%	10821	13200	6743	62.3%	51.1%
D	Open	25	25	-4	-16.9%	-16.9%		32	32	3	10.2%	10.2%		47	47	98	209.5%	209.5%	105	105	97	92.4%	92.4%
E	Open	585	847	157	26.8%	18.5%		836	1033	528	63.2%	51.1%		1124	1352	280	24.9%	20.7%	2545	3232	965	37.9%	29.8%
	Open	5694	7434	2927	51.4%	39.4%		6054	7682	2856	47.2%	37.2%		6606	8203	3545	53.7%	43.2%	18354	23319	9328	50.8%	40.0%
A	Closed	2311	2609	765	33.1%	29.3%		2345	2628	683	29.1%	26.0%		2286	2556	941	41.2%	36.8%	6941	7793	2389	34.4%	30.7%
B	Closed	18	18	0	-1.4%	-1.3%		12	12	1	10.8%	10.7%		16	17	74	452.6%	437.8%	46	47	75	162.7%	160.0%
C	Closed	197	198	24	12.4%	12.4%		351	352	123	35.2%	35.1%		376	376	103	27.4%	27.3%	924	926	251	27.1%	27.1%
D	Closed	475	529	197	41.6%	37.3%		997	1573	1119	112.3%	71.1%		1657	2579	2964	178.8%	114.9%	3129	4681	4280	136.8%	91.4%
E	Closed	566	451	242	42.7%	53.6%		529	459	321	60.8%	70.1%		423	407	396	93.6%	97.1%	1518	1316	959	63.2%	72.8%
	Closed	3567	3804	1228	34.4%	32.3%		4234	5024	2248	53.1%	44.8%		4758	5936	4477	94.1%	75.4%	12558	14763	7954	63.3%	53.9%
		9261	11237	4156	44.9%	37.0%		10287	12706	5104	49.6%	40.2%		11364	14139	8023	70.6%	56.7%	30912	38083	17282	55.9%	45.4%

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