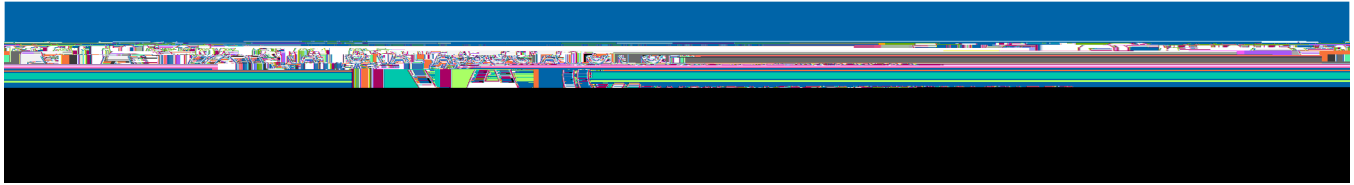


Credit Life Insurance and Credit Accident & Health Insurance Experience 2017–2021

2022



The NAIC is the authoritative source for insurance industry information. Our expert solutions support the efforts of regulators, insurers and researchers by providing detailed and comprehensive insurance information. The NAIC offers a wide range of publications in the following categories:

Accounting & Reporting

Information about statutory accounting principles and the procedures necessary for filing financial annual statements and conducting risk based capital calculations.

Special Studies

Studies, reports, handbooks and regulatory research conducted by NAIC members on a variety of insurance related topics.

Consumer Information

Important answers to common questions about auto, home, health and life insurance— as well as buyer's guides on

company

Credit Life Insurance and Credit Accident & Health Insurance Experience
2017–2021

TABLE OF CONTENTS

Introduction..... &

INTRODUCTION

The Credit Life Insurance and Credit Accident & Health Insurance Experience Report for the years 2017–2021 were obtained from Part 1B—Credit Life Insurance and Part 2D—Credit Accident and Health Insurance of the Credit Insurance Experience Exhibit filed by insurers with the NAIC.

There are 101 companies listed in the Credit Life Reports, down from 108 companies last year. The number of companies reported in the Credit Accident & Health Reports this year decreased to 89 companies, from 96 companies last year. All companies reporting data in 2021, 2020, 2019, 2018, and 2017 were included. Immediately following this introduction, 10 year tables of countrywide totals from the 12 reports are summarized in the exhibit titled, “Credit Life Insurance and Credit Accident & Health Insurance Experience.”

Report Format

This publication consists of 12 reports:

Credit Life

Annual Incurred Claims

- 1) Countrywide by Company
- 2) By State Summary

Earned Premiums

- 3) Countrywide by Company
- 4) By State Summary

Net Written Premiums

- 5) Countrywide by Company
- 6) By State Summary

Credit Accident & Health

Annual Incurred Claims

- 7) Countrywide by Company
- 8) By State Summary

Earned Premiums

- 9) Countrywide by Company
- 10) By State Summary

Net Written Premiums

- 11) Countrywide by Company
- 12) By State Summary

The Annual Incurred Claims Countrywide by Company reports list the companies in descending order of incurred claims. The Annual Incurred Claims by State reports list information by state in alphabetical order. The following information is provided:

- x Three Year and Five Year Aggregated Loss Ratio
- x Three Year and Five Year Aggregated Loss Ratio at Prima Facie Rates
- x

Qualifications

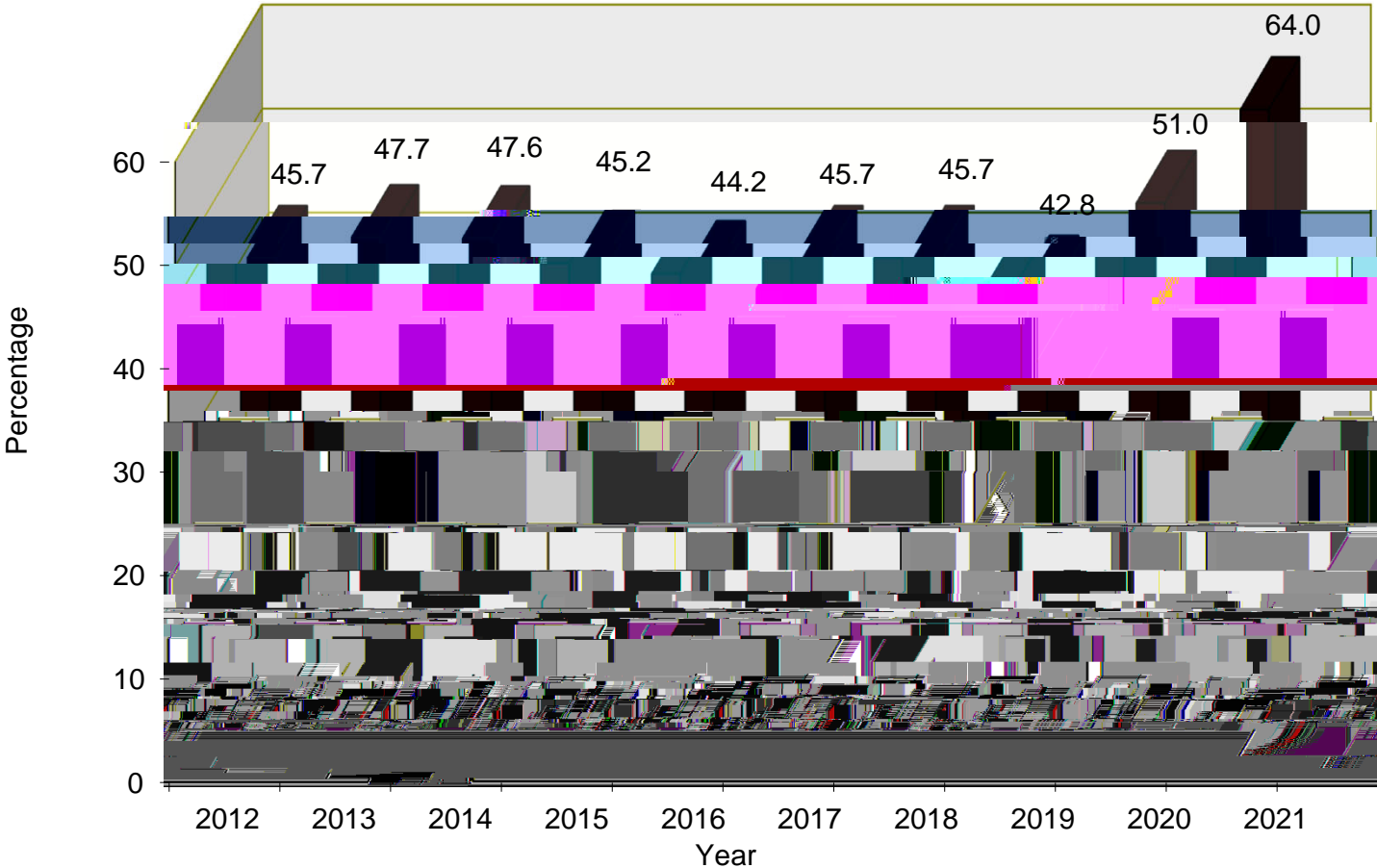
The accuracy of the reports included in this publication depends on the accuracy of the information contained in the credit insurance exhibits filed by insurers. Even though the data elements used to prepare the reports are extracted from exhibits filed with the NAIC, the NAIC cannot verify or guarantee their accuracy.

While the NAIC exercises a great deal of care in capturing data from annual statements and producing various reports, as with any statistical project of a significant size, there is a possibility of error. The NAIC does not warrant the accuracy of the data or the results of the analysis. The NAIC is not responsible for any errors or omissions in this publication. The NAIC is not a guarantor of the accuracy of the data or the results of the analysis. The NAIC is not a guarantor of the accuracy of the data or the results of the analysis.

Credit Life Insurance and Credit Accident & Health Insurance Experience
2012–2021*
(Dollars in 000s)

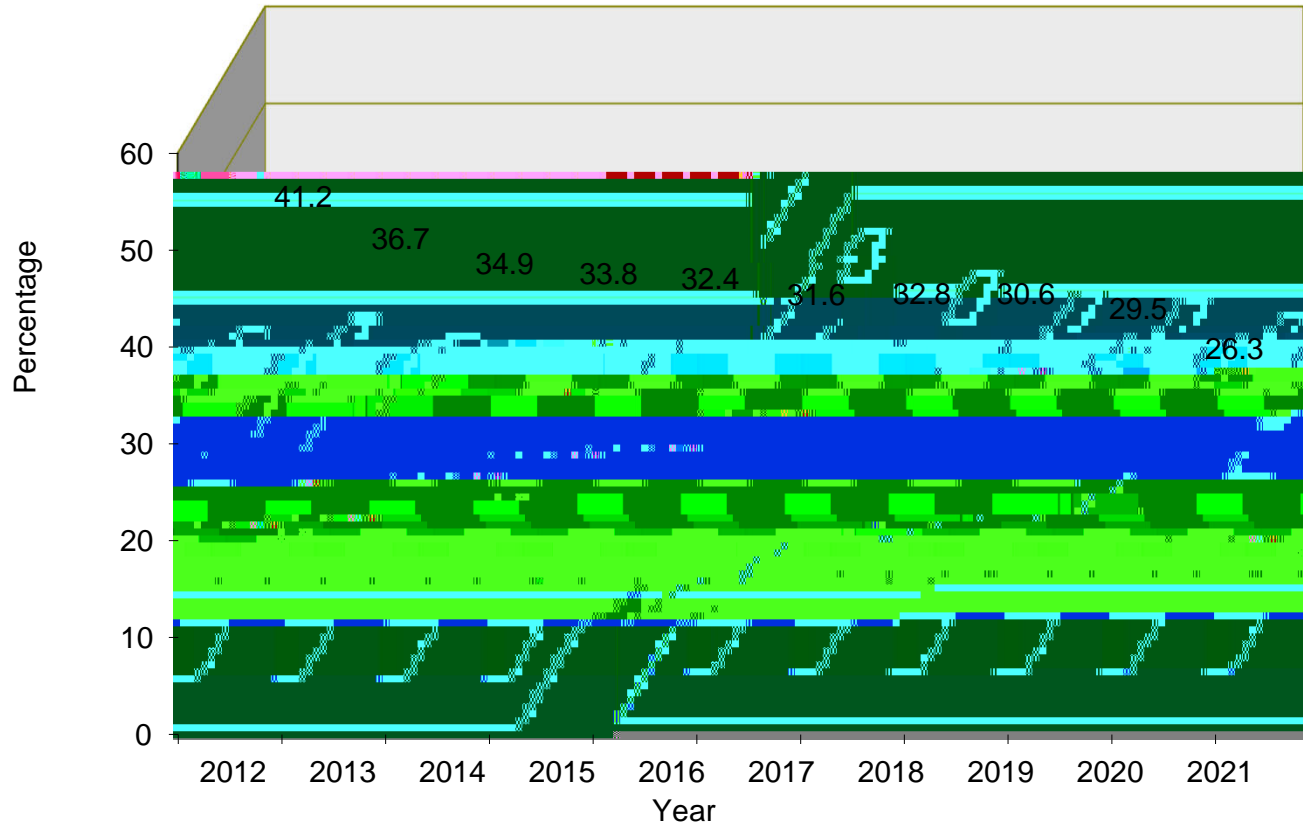
CreditLife Insurance Experience Trend
2012 r 2021

CreditLife Insurance Experience
 Loss Ratios
 2012 2021



Credit A & H Insurance Experience Trend
2012 r 2021

CreditA&HInsurance



CREDIT LIFE
ANNUAL INCURRED CLAIMS
COUNTRYWIDE BY COMPANY
(1)

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT LIFE
COUNTRYWIDE

COCODE	COMPANY NAME	5-yr Aggregate Loss Ratio 2021 - 2017	5-yr Aggr Loss Ratio at Prima Facie Rates 2021 - 2017	3-yr Aggregate Loss Ratio 2021 - 2019	3-yr Aggr Loss Ratio at Prima Facie Rates 2021 - 2019	Annual Incurred Claims (Losses) \$				
						2021	2020	2019	2018	2017
62626	CMFG Life Ins Co	51.17	41.40	53.88	43.75	108,960,859	93,891,375	91,243,903	92,675,435	100,075,026
60518	American Hlth & Life Ins Co	57.43	62.71	57.37	62.94	75,600,107	57,607,298	46,817,588	42,578,595	30,408,976
97691	Life Of The South Ins Co	68.51	67.84	74.32	73.64	50,702,142	36,663,755	30,256,219	28,006,543	25,121,748
66168	Minnesota Life Ins Co	56.57	53.90	59.29	56.49	44,344,886	34,534,573	30,545,189	29,600,776	27,314,555
61751	Central States H & L Co Of Omaha	32.24	34.56	34.61	37.05	15,620,804	13,760,389	13,032,692	15,519,371	17,002,548
60739	American Natl Ins Co	37.78	37.61	42.06	42.03	11,206,242	8,542,239	8,371,313	9,433,322	8,710,734
97152	Plateau Ins Co	37.61	38.29	40.49	41.27	8,180,600	7,025,011	6,980,174	7,711,753	7,161,767
79715	Cooperativa De Seguros De Vida	53.99	36.00	55.35	37.84	7,143,009	5,410,992	5,028,235	5,005,907	5,523,325
98736	American Federated Life Ins Co	42.47	42.47	38.40	38.40	5,938,278	4,891,121	3,667,414	3,936,016	4,345,148
61298	Bankers Life Of LA	37.55	37.55	41.06	41.06	4,905,086	4,935,138	3,635,028	3,996,697	3,597,778
67628	Pekin Life Ins Co	36.18	36.50	36.97	38.91	3,743,271	3,459,680	2,639,667	3,148,913	3,241,893
60242	Southern Financial Life Ins Co	59.93	59.93	61.07	61.07	3,591,485	2,541,060	2,388,129	2,456,191	2,209,754
93742	Securian Life Ins Co	60.24	54.98	60.66	54.98	3,443,936	3,157,788	2,997,884	4,360,461	1,656,613
99538	SWBC Life Ins Co	36.16	36.61	41.85	43.50	3,375,086	2,025,654	1,543,466	1,644,806	1,946,783
68136	Protective Life Ins Co	23.61	26.23	27.55	30.30	1,957,358	1,890,251	1,498,665	2,258,250	2,414,350
76007	Old United Life Ins Co	22.66	24.60	31.22	34.84	1,393,530	966,099	819,926	851,909	1,396,981
60244	Kentucky Home Life Ins Co	43.72	43.72	49.67	49.67	1,263,820	1,006,594	222,348	150,001	378,001
70548	Wichita Natl Life Ins Co	24.85	24.85	22.78	22.78	1,243,451	636,664	169,774	985,564	907,806
65951	Merit Life Ins Co	69.90	74.09	86.96	90.46	1,169,656	2,904,952	7,522,168	16,472,596	26,807,738
60275	American Bankers Life Assur Co Of FL	49.73	46.97	53.87	52.30	993,982	1,414,019	2,112,365	4,015,543	5,810,345
93777	Pavonia Life Ins Co of MI	78.63	101.18	88.60	110.09	957,637	870,766	1,520,584	1,300,071	3,175,912
60836	American Republic Ins Co	40.92	41.02	43.85	43.94	829,474	558,741	493,662	821,272	536,413
73156	Caribbean Amer Life Assur Co	23.88	23.90	20.12	20.15	817,274	3,247,101	3,578,279	4,756,488	3,202,094
65480	Old Spartan Life Ins Co Inc	81.00	81.00	88.82	88.82	792,946	694,881	601,197	642,210	641,272
77690	Trans City Life Ins Co	17.41	17.41	15.86	15.86	630,474	655,946	-160,653	390,328	280,079
86231	Transamerica Life Ins Co	45.13	35.61	44.11	37.35	563,239	625,701	284,215	851,551	1,454,015
80020	Mountain Life Ins Co	24.58	24.58	27.43	27.44	507,601	466,731	380,860	670,785	568,800
64904	Investors Heritage Life Ins Co	28.43	28.45	29.18	29.18	410,433	593,752	922,863	817,313	1,182,442
70688	Transamerica Financial Life Ins Co	84.11	41.45	82.08	66.72	302,818	463,690	308,347	380,866	915,578
77054	MAPFRE Life Ins Co of PR	13.63	17.92	17.32	28.79	301,893	281,827	400,014	269,108	450,321
83992	Foundation Life Ins Co Of AR	42.42	42.42	54.62	54.62	284,459	231,803	387,077	104,546	0
63126	American Nat Life Ins Co of NY	73.40	65.14	64.02	64.02	283,822	443,022	624,583	550,455	0
60488	American Gen Life Ins Co	121.59	121.89	132.50	136.39		161,395	350,781	1,005,556	2,122,0266,731284,2

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT LIFE
COUNTRYWIDE

COCODE	COMPANY NAME	5- yr Aggregate Loss Ratio 2021 - 2017	5-yr Aggr Loss Ratio at Prima Facie Rates 2021 - 2017	3- yr Aggregate Loss Ratio 2021 - 2019	3-yr Aggr Loss Ratio at Prima Facie Rates 2021 - 2019	Annual Incurred Claims (Losses) \$				
						2021	2020	2019	2018	2017
79340	Pavonia Life Ins Co NY	87.37	65.03	74.91	39.51	89,536	57,221	182,507	63,583	407,977
74233	First Natl Life Ins Co Of USA	45.60	46.21	35.41	35.44	70,940	143,034	101,125	218,679	330,422
72087	Multinational Life Ins Co	37.26	37.26	30.64	30.64	68,117	65,085	93,502	109,081	189,118
75094	Life Ins Co Of LA	50.01	49.57	41.54	41.45	60,202	30,934	89,723	127,477	72,839
74470	Rush Life Ins Co	14.48	14.48	27.18	27.18	32,125	40,499	27,757	38,348	-46,290
88536	Protective Life & Annuity Ins Co	51.16	38.47	61.65	46.68	26,268	67,055	31,288	115,459	31,634
15940	Assurity Life Ins Co of NY	57.66	13.61	63.84	15.59	23,204	77,648	56,541	39,377	47,980
77976	Gulf Guar Life Ins Co	22.42	19.28	20.86	17.94	19,136	461,957	445,026	561,233	513,070
60246	Netcare Life & Hlth Ins Co	22.53	22.53	20.01	20.01	18,339	-279	45,260	51,640	2,520
73989	Mililani Life Ins Co Ltd	21.86	21.86	18.61	18.61	13,746	17,544	1,599	21,997	0
85677	Life Assur Co Inc	17.43	21.27	18.76	22.82	13,676	155,052	198,934	236,735	185,794
64211	Guarantee Trust Life Ins Co	29.55	29.55	22.63	22.63	8,209	37,124	74,033	160,551	368,688
79049	Alfa Life Ins Corp	NR	NR	NR	NR	0	0	0	0	0
60534	American Heritage Life Ins Co	79.97	79.97	NR	NR	0	0	0	35,510	97,966
65811	American Modern Life Ins Co	66.36	65.41	NR	NR	0	0	0	0	2,344,000
13762	American Natl Lif Ins Co of NY	50.93	49.10	NR	NR	0	0	0	0	334,429
92649	American Underwriters Life Ins Co	NR	NR	NR	NR	0	0	0	0	0

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT LIFE

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT LIFE
COUNTRYWIDE

Loss Ratio = Annual Incurred Claims (Losses) / Earned
Premium

Loss Ratio at Prima Facie Rates = Annual Incurred Claims
(Losses) \$ / Earned Premiums at Prima Facie Rates

COCODE	COMPANY NAME	Loss Ratio = Annual Incurred Claims (Losses) / Earned Premium					Loss Ratio at Prima Facie Rates = Annual Incurred Claims (Losses) \$ / Earned Premiums at Prima Facie Rates				
		2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
62626	CMFG Life Ins Co	64.26	51.51	47.05	46.17	48.85	52.33	42.04	37.91	37.10	39.42
60518	American Hlth & Life Ins Co	73.26	52.85	46.07	55.21	61.29	83.55	60.06	46.99	59.56	66.25
97691	Life Of The South Ins Co	89.57	71.42	60.12	59.86	56.85	88.66	70.79	59.61	59.29	56.16
66168	Minnesota Life Ins Co	71.01	56.30	50.27	52.96	50.96	66.68	53.16	49.07	50.24	48.81
61751	Central States H & L Co Of Omaha	41.02	34.08	29.56	30.73	28.64	43.64	36.53	31.78	33.02	30.73
60739	American Natl Ins Co	55.48	39.03	33.79	34.84	30.53	55.48	39.06	33.71	34.19	30.53
97152	Plateau Ins Co	50.94	38.34	34.20	35.54	32.50	52.02	39.07	34.81	36.19	32.98
79715	Cooperativa De Seguros De Vida	68.33	52.21	45.92	47.59	56.46	46.67	35.77	31.36	32.80	33.75
98736	American Federated Life Ins Co	66.35	55.61	18.33	48.96	55.36	66.35	55.61	18.33	48.96	55.36
61298	Bankers Life Of LA	47.92	45.38	31.05	34.45	30.77	47.92	45.38	31.05	34.45	30.77
76268	ekind Life Ins Co	36.09	42.27	33	30.24		8.402	06.30	29406	33302	33373
62452		68292		59379	56.86		68292	8.734	4.756	59379	56498
95368		73794	61103	50.0548.3 (611)753.2 (6)-4834.6 (55.92)]TJ	36.665 0 Td [(66.85)4248.2 (56.53)-4188 (45599)]TJ	27.441 0 Td 5680837.10					
		43.26	28.38				4.548	26.46	03.16		
							30633				

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT LIFE
COUNTRYWIDE

Loss Ratio = Annual Incurred Claims (Losses) / Earned
Premium

Loss Ratio at Prima Facie Rates = Annual Incurred Claims
(Losses) \$ / Earned Premiums at Prima Facie Rates

COCODE	COMPANY NAME	Loss Ratio = Annual Incurred Claims (Losses) / Earned Premium					Loss Ratio at Prima Facie Rates = Annual Incurred Claims (Losses) \$ / Earned Premiums at Prima Facie Rates				
		2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
88080	Omaha Hlth Ins Co	NR	NR	NR	NR	0.00	NR	NR	NR	NR	0.00
93815	Pacific Century Life Ins Corp	0.00	0.00	129.34	150.50	0.00	0.00	0.00	129.34	150.50	0.00
71099	Parker Centennial Assur Co	NR	NR	NR	-33.33	-8.11	NR	NR	NR	-33.33	-8.11
68241	Prudential Ins Co Of Amer	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
71390	Puritan Life Ins Co of Amer	0.00	0.00	0.97	-19.80	-5.82	0.00	0.00	0.97	-19.80	-5.85
77151	Service Life & Cas Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
65757	Shelter Life Ins Co	NR	NR	11,764.71	3,957.78	3,138.98	NR	NR	11,764.71	3,957.78	3,138.98
98868	Sheridan Life Ins Co	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
74365	Southern Pioneer Life Ins Co	NR	NR	NR	NR	31.85	NR	NR	NR	NR	31.85
91448	Southwest Credit Life Inc	NR	NR	NR	-2,976.19	861.18	NR	NR	NR	-2,976.19	861.18
69094	State Farm Life & Accident Asr Co	NR	NR	NR	NR	0.00	NR	NR	NR	NR	0.00
69108	State Farm Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	0.00
70435	The Savings Bank Mut Life Ins Co o	0.00	0.00	0.00	46.55	0.00	0.00	0.00	0.00	26.31	0.00
69477	Time Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
69523	Trans Oceanic Life Ins Co	NR	NR	0.00	0.00	0.00	NR	NR	0.00	0.00	0.00
10952	Transamerica Cas Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
66281	Transamerica Premier Life Ins Co	NR	NR	72.55	34.27	41.13	NR	NR	61.20	27.66	22.72
81477	Union Security Life Ins Co of NY	NR	NR	NR	1.13	22.34	NR	NR	NR	0.65	14.09
87645	United Fidelity Life Ins Co	NR	NR	0.00	NR	0.00	NR	NR	0.00	NR	0.00
62235	Unum Life Ins Co Of Amer	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
69663	USAA Life Ins Co	NR	NR	NR	-42.86	-4.55	NR	NR	NR	-42.86	-4.55
68632	Vantis Life Ins Co	NR	NR	0.00	0.00	0.00	NR	NR	0.00	0.00	0.00
93650	Versant Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
71455	Arch Life Ins Co of Amer	NR	-1.87	88.07	35.44	43.86	NR	-1.87	87.88	35.36	44.22
66087	Mid West Natl Life Ins Co Of TN	-4.61	NR	-1.87	-2.49	-3.18	-4.61	NR	-1.87	-2.49	-3.18
60895	American United Life Ins Co	-8.54	274.50	307.72	228.58	44.66	-8.54	274.50	309.65	225.05	44.63
81779	Individual Assur Co Life Hlth & Acc	-19.29	123.10	21.86	25.27	40.01	-19.21	122.92	21.85	25.26	39.98
65838	John Hancock Life Ins Co USA	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
70106	United States Life Ins Co in the Cit	-34.20	-481.33	-1.47	139.51	-78.25	-28.18	-224.68	-1.44	145.12	-79.72
101	COMPANIES IN REPORT - COUNTRYWIDE	64.00	50.97	42.70	45.71	45.74	60.81	48.26	39.69	42.51	42.27

CREDIT LIFE

ANNUAL INCURRED CLAIMS

BY STATE SUMMARY
(2)

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT LIFE
BY STATE

Business written in the State of	5-yr Aggregated Loss Ratio 2021 - 2017	5-yr Aggregated Loss Ratio at Prima Facie Rates 2021 - 2017	3-yr Aggregated Loss Ratio 2021 - 2019	3-yr Aggregated Loss Ratio at Prima Facie Rates 2021 - 2019	Annual Incurred Claims (Losses) \$				
					2021	2020	2019	2018	2017
Alabama	43.61	39.52	46.43	41.95	10,715,640	7,894,182	6,610,488	7,256,184	7,325,604
Alaska	23.74	23.41	31.03	30.39	24,381	92,637	36,205	96,834	27,444
American Samoa	-23.12	-23.12	NR	NR	0	0	0	-1	-125
Arizona	35.82	37.56	40.12	41.37	2,572,399	2,297,576	962,833	1,254,373	1,128,202
Arkansas	32.45	30.71	30.34	28.90	1,292,818	1,128,797	1,226,587	1,699,561	2,011,836
California	57.10	46.00	61.53	50.12	5,988,015	3,616,179	3,534,487	4,180,368	3,962,286
Colorado	40.65	39.69	41.20	41.43	1,718,113	981,955	1,334,635	1,166,467	1,653,700
Connecticut	27.04	24.13	26.43	23.87	339,305	709,389	566,117	875,419	1,158,482
Delaware	52.61	50.71	58.06	56.28	537,735	337,975	352,620	372,785	476,686
District Of Columbia	40.42	34.99	46.17	39.61	279,285	106,213	151,492	252,114	169,957
Florida	57.17	52.17	60.13	55.17	21,431,985	18,001,726	16,184,578	18,049,199	16,855,517
Georgia	68.00	67.43	74.61	73.88	22,517,783	18,596,451	15,049,282	14,621,083	14,958,179

822, Tj 30.000 06 02 2021 05 16 0 Td (27,444) Tj 0.0002 Tc -70.45270 Td (537,735) Tj -31.805 -6.413 Td (226TTe(63 242Td (16,8556.43) Tj 0.0004 Tc [(H19 0 d [aiielaw)8.1 (00

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT LIFE
BY STATE

Business written in the State of	5-yr Aggregated Loss Ratio 2021 - 2017	5-yr Aggregated Loss Ratio at Prima Facie Rates 2021 - 2017	3-yr Aggregated Loss Ratio 2021 - 2019	3-yr Aggregated Loss Ratio at Prima Facie Rates 2021 - 2019	Annual Incurred Claims (Losses) \$				
					2021	2020	2019	2018	2017
Oklahoma	43.04	42.75	44.77	44.44	5,646,774	3,731,466	3,497,392	4,380,369	3,955,005
Oregon	61.80	57.86	63.72	59.69	1,989,465	1,684,556	2,016,392	2,148,403	2,194,601
Pennsylvania	73.10	72.88	75.01	74.95	13,976,641	11,141,431	12,337,150	12,994,334	15,352,843
Puerto Rico	33.01	28.47	32.28	28.11	8,541,489	8,991,745	9,418,556	10,710,084	9,993,027
Rhode Island	74.32	46.75	68.98	42.84	164,701	73,522	54,970	259,718	203,364
South Carolina	57.86	56.40	62.42	60.83	18,579,786	12,804,542	11,660,792	11,240,637	10,953,780
South Dakota	37.09	33.13	43.51	37.84	641,824	1,097,863	616,890	627,253	916,344
Tennessee	49.59	44.40	51.85	46.99	16,927,148	13,214,277	12,093,379	13,629,654	13,252,260
Texas	41.01	47.42	46.41	53.50	60,854,705	37,098,440	31,232,466	32,598,922	34,098,757

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT LIFE
BY STATE

Loss Ratio = Annual Incurred Claims (Losses)/Earned
Premium

Loss Ratio at Prima Facie Rates
=Annual Incurred Claims (Losses) \$/
Earned Premiums at Prima Facie Rates

Business written in the State of	Loss Ratio = Annual Incurred Claims (Losses)/Earned Premium					Loss Ratio at Prima Facie Rates =Annual Incurred Claims (Losses) \$/ Earned Premiums at Prima Facie Rates				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Alabama	60.88	44.79	34.62	38.84	40.11	54.88	40.36	31.44	35.26	36.60
Alaska	18.29	55.29	18.77	35.10	6.87	17.46	54.69	18.55	34.80	6.81
American Samoa	NR	NR	NR	NR	-22.94	NR	NR	NR	NR	-22.94
Arizona	60.95	55.53	15.58	29.25	27.45	65.96	57.61	15.50	31.10	30.17
Arkansas	39.34	28.58	25.62	31.55	38.18	37.21	27.31	24.45	30.10	35.32
California	87.07	50.06	48.74	56.31	46.66	69.37	39.97	41.40	45.07	36.78
Colorado	54.80	30.10	39.29	34.86	44.43	55.66	30.30	39.12	32.20	42.32
Connecticut	22.58	35.88	21.52	25.97	28.87	20.79	32.43	19.23	22.97	25.47
Delaware	83.35	47.78	46.21	44.42	47.92	81.60	46.16	44.54	42.39	46.03
District Of Columbia	89.81	27.84	32.20	44.22	26.58	75.75	23.93	27.89	38.58	23.23
Florida	73.76	57.88	50.06	55.46	50.62	68.44	53.41	45.21	50.41	45.70
Georgia	92.79	74.00	58.14	56.36	60.16	91.91	73.05	57.75	56.14	59.59
Guam	34.78	15.07	20.02	20.51	23.00	34.78	15.07	20.02	20.51	23.00
Hawaii	36.90	24.57	41.03	33.57	41.90	31.61	20.91	34.87	27.41	41.27
Idaho	49.89	23.96	35.48	37.27	33.33	41.21	20.51	29.83	31.14	28.35
Illinois	56.49	51.45	42.90	38.02	44.84	54.00	50.13	41.92	38.83	44.10
Indiana	75.96	54.71	59.41	64.53	65.31	86.19	62.27	59.25	66.55	65.43
Iowa	37.78	44.42	35.33	34.89	33.31	34.54	44.29	35.31	36.09	33.11
Kansas	46.53	35.85	38.01	43.93	37.82	32.21	24.97	27.20	31.15	27.26
Kentucky	60.24	55.19	44.93	51.48	50.17	60.61	52.04	41.49	45.92	44.29
Louisiana	38.81	34.11	24.63	31.43	28.78	32.43	28.19	19.22	23.35	21.22
Maine	99.86	62.68	73.47	76.53	75.40	94.33	63.24	68.65	72.77	69.81
Maryland	63.91	61.26	52.58	52.09	59.96	43.66	42.86	37.36	31.95	32.83
Massachusetts	42.48	31.62	30.81	31.82	30.15	36.24	27.03	26.51	27.81	26.52
Michigan	52.33	53.03	41.57	49.28	48.05	54.40	48.23	37.17	41.12	44.11
Minnesota	82.81	46.67	51.99	44.06	67.51	86.76	48.18	52.31	46.01	67.50
Mississippi	54.71	48.61	30.84	40.53	41.86	46.32	41.67	27.06	34.47	35.71
Missouri	61.35	52.31	45.90	51.96	52.54	67.69	60.80	46.43	59.83	57.42
Montana	56.01	51.65	54.54	44.34	39.96	64.07	55.50	53.65	43.66	39.07
Nebraska	30.27	30.85	28.33	39.52	32.84	30.19	30.85	28.46	40.02	33.64
Nevada	51.35	25.09	41.40	61.63	58.35	49.47	24.58	40.50	59.92	57.52
New Hampshire	68.74	56.28	59.35	47.65	36.06	34.76	30.09	32.08	25.13	19.04
New Jersey	66.74	67.02	44.12	43.30	45.33	64.99	65.50	44.16	43.28	43.36
New Mexico	87.41	67.44	48.56	46.94	49.79	101.65	82.04	51.55	51.91	55.57
New York	74.32	61.48	59.52	66.64	59.84	58.16	49.10	47.90	51.20	44.98
North Carolina	83.07	62.28	56.35	55.01	61.23	81.93	61.46	55.52	54.03	59.36
North Dakota	49.30	44.91	50.05	44.00	41.60	48.64	44.34	49.43	43.47	40.21
Northern Mariana Islands	6.23	NR	88.93	36.01	24.76	6.23	NR	88.93	36.01	24.76
Ohio	77.40	56.98	52.31	58.37	49.29	70.72	51.77	48.66	53.30	47.79

2021 CREDIT EXPERIENCE REPORT

CREDIT LIFE

EARNED PREMIUMS

COUNTRYWIDE BY COMPANY

(3)

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Earned Premiums \$				
				2021	2020	2019	2018	2017
62626	CMFG Life Ins Co	IA	L	169,562,282	182,288,268	193,940,962	200,734,359	204,853,220
60518	American Hlth & Life Ins Co	TX	L	103,192,169	109,010,441	101,618,943	77,126,986	49,618,378
66168	Minnesota Life Ins Co	MN	L	62,447,322	61,339,601	60,767,187	55,890,020	53,603,850
97691	Life Of The South Ins Co	GA	L	56,603,241	51,338,648	50,322,870	46,789,631	44,191,957
61751	Central States H & L Co Of Omaha	NE	L	38,077,116	40,379,909	44,095,002	50,501,890	59,370,948
60739	American Natl Ins Co	TX	L	20,199,630	21,885,295	24,771,644	27,073,407	28,532,530
97152	Plateau Ins Co	TN	L	16,058,789	18,321,472	20,411,717	21,700,973	22,038,004
73156	Caribbean Amer Life Assur Co	PR	L					

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Earned Premiums \$				
				2021	2020	2019	2018	2017
60246	Netcare Life & Hlth Ins Co	GU	L	104,458	65,070	146,857	133,276	71,890
73989	Mililani Life Ins Co Ltd	HI	L	102,186	11,373	63,179	74,346	0
79340	Pavonia Life Ins Co NY	NY	L	91,832	201,438	146,299	279,016	197,959
15940	Assurity Life Ins Co of NY	NY	L	79,911	77,106	89,523	94,807	83,134
64211	Guarantee Trust Life Ins Co	IL	L	78,563	172,254	276,698	569,673	1,097,491
70106	United States Life Ins Co in the Cit	NY	L	40,662	68,260	106,258	186,338	230,709
88536	Protective Life & Annuity Ins Co	AL	L	39,747	65,047	97,336	139,444	189,484
81779	Individual Assur Co Life Hlth & Acc	OK	L	12,244	69,664	365,837	973,168	1,190,410
62553	Country Life Ins Co	IL	L	5,716	6,099	6,277	6,609	7,230
70435	The Savings Bank Mut Life Ins Co of	MA	L	4,572	3,990	8,084	3,699	11,233
60895	American United Life Ins Co	IN	L	3,430	7,372	14,281	22,333	43,863
93815	Pacific Century Life Ins Corp	AZ	L	2,634	3,107	4,441	5,000	3,951
66087	Mid West Natl Life Ins Co Of TN	TX	L	1,712	0	321	1,044	1,510
98868	Sheridan Life Ins Co	OK	L	898	6,431	17,010	23,257	23,655
71390	Puritan Life Ins Co of Amer	AZ	L	778	1,974	5,802	25,251	32,372
71870	Fidelity Security Life Ins Co	MO	L	689	1,296	2,465	7,858	26,546
62928	EMC Natl Life Co	IA	L	435	661	768	803	694
71480	Great Western Ins Co	IA	L	142	210	729	799	2,071
61492	Athene Annuity & Life Assur Co	DE	L	126	126	398	599	907
79049	Alfa Life Ins Corp	AL	L	0	0	0	0	0
60534	American Heritage Life Ins Co	FL	L	0	0	0	22,847	144,071
65811	American Modern Life Ins Co	OH	L	0	0	0	0	3,532,369
13762	American Natl Lif Ins Co of NY	NY	L	0	0	0	0	656,681
92649	American Underwriters Life Ins Co	AZ	L	0	0	0	0	0
86118	Arkansas Bankers Life Ins Co	AR	L	0	652,540	721,136	796,088	820,368
62383	Bestow Life Ins Co	IA	L	0	0	0	25,050	85,516
61476	Boston Mut Life Ins Co	MA	L	0	0	0	0	2
94447	Century Life Ass Co	OK	L	0	0	0	0	0
85090	Dearbo1Td (0)Tj 1-11995.3rns Co							

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE
COUNTRYWIDE

Earned Premiums \$

COCODE

COMPANY NAME

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE
COUNTRYWIDE

% of Earned Premiums Over or (Under)

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE
COUNTRYWIDE

Earned Premiums at Prima Facie Rates \$

% of Earned Premiums Over or (Under)
Earned Premiums at Prima Facie Rates

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Earned Premiums at Prima Facie Rates \$					% of Earned Premiums Over or (Under) Earned Premiums at Prima Facie Rates				
				2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
75612	Gulf States Life Ins Co	LA	L	0	0	0	0	0	NR	NR	NR	NR	NR
65838	John Hancock Life Ins Co USA	MI	L	0	0	0	0	0	NR	NR	NR	NR	NR
92274	Landcar Life Ins Co	UT	L	0	0	5,163	6,482	954	NR	NR	80.09	873.16	19,939.73
71323	Langhorne Reins AZ Ltd	AZ	L	0	0	0	0	683,327	NR	NR	NR	NR	0.00
65560	Life Protection Ins Co	TX	L	0	0	0	0	0	NR	NR	NR	NR	NR
99724	LifeShield Natl Ins Co	OK	L	0	0	0	0	0	NR	NR	NR	NR	NR
61409	National Benefit Life Ins Co	NY	L	0	0	0	23	479	NR	NR	NR	0.00	-0.02
67261	Old Republic Life Ins Co	IL	L	0	0	0	0	0	NR	NR	NR	NR	NR
88080	Omaha Hlth Ins Co	NE	L	0	0	0	0	302	NR	NR	NR	NR	20.20
71099	Parker Centennial Assur Co	WI	L	0	0	0	6	37	NR	NR	NR	0.00	0.00
68241	Prudential Ins Co Of Amer	NJ	L	0	0	0	0	0	NR	NR	NR	NR	NR
77151	Service Life & Cas Ins Co	TX	L	0	0	0	0	0	NR	NR	NR	NR	NR
65757	Shelter Life Ins Co	MO	L	0	0	85	379	1,003	NR	NR	0.00	0.00	0.00
74365	Southern Pioneer Life Ins Co	AR	L	0	0	0	0	1,350,136	NR	NR	NR	NR	0.00
91448	Southwest Credit Life Inc	NM	L	0	0	0	84	845	NR	NR	NR	0.00	0.00
69094	State Farm Life & Accident Asr Co	IL	L	0	0	0	0	16	NR	NR	NR	NR	-93.75
69108	State Farm Life Ins Co	IL	L	0	0	0	0	17	NR	NR	NR	NR	-105.88
69477	Time Ins Co	WI	L	0	0	0	0	0	NR	NR	NR	NR	NR
69523	Trans Oceanic Life Ins Co	PR	L	0	0	64	13	13	NR	NR	0.00	0.00	0.00
10952	Transamerica Cas Ins Co	IA	P	0	0	0	0	0	NR	NR	NR	NR	NR
66281	Transamerica Premier Life Ins Co	IA	L	0	0	1,375,630	2,495,863	6,383,003	NR	NR	-15.64	-19.31	-44.75
81477	Union Security Life Ins Co of NY	NY	L	0	0	0	226,389	620,630	NR	NR	NR	-42.38	-36.95
87645	United Fidelity Life Ins Co	TX	L	0	0	7	0	59	NR	NR	0.00	NR	0.00
62235	Unum Life Ins Co Of Amer	ME	L	0	0	0	0	0	NR	NR	NR	NR	NR
69663	USAA Life Ins Co	TX	L	0	0	0	7	44	NR	NR	NR	0.00	0.00
68632	Vantis Life Ins Co	CT	L	0	0	9	81	327	NR	NR	0.00	0.00	0.00
93650	Versant Life Ins Co	MS	L	0	0	0	0	0	NR	NR	NR	NR	NR
71455	Arch Life Ins Co of Amer	KS	L	-1,753	4,234	49,250	369,347	957,152	0.00	0.00	-0.22	-0.22	0.82
77054	MAPFRE Life Ins Co of PR	PR	L	-448,407	744,282	3,120,766	2,540,700	3,547,104	283.86	132.79	0.10	28.67	0.00
101	Companies - COUNTRYWIDE			596,369,892	616,645,816	691,123,516	685,785,363	708,596,573	-4.99	-5.31	-7.05	-7.01	-7.57

CREDIT LIFE
EARNED PREMIUMS
BY STATE SUMMARY
(4)

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE
BY STATE

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE
BY STATE

Business Written in the State of	Earned Premiums \$
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CREDIT LIFE

NET WRITTEN PREMIUMS

COUNTRYWIDE BY COMPANY

(5)

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT LIFE
COUNTRYWIDE

Net Written Premiums \$

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT LIFE
COUNTRYWIDE

Net Written Premiums \$

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums \$				
				2021	2020	2019	2018	2017
79340	Pavonia Life Ins Co NY	NY	L	91,832	201,438	146,299	279,016	197,959
15940	Assurity Life Ins Co of NY	NY	L	80,676	78,367	79,414	103,127	116,992
70106	United States Life Ins Co in the Cit	NY	L	40,662	64,526	109,900	184,367	222,017
74233	First Natl Life Ins Co Of USA	NE	L	13,910	244,476	301,330	322,475	365,591
92532	Country Life Ins Con1nJO63 L48 -0.038 Td (NY)Tj 0 Tc 4.526 -0.045 Td (L)7-0.,591201,438422,475322,475							

L91,83242094 Tw -36.9381519.74 Tm [(7cific Centur-1127.2 (Assurity)12rp.7 (A)2922 USA)]TJ -0.0004 Tc 0 Tw 24AZ48 -0.038 Td (NY)Tj 0 Tc 4.526 -0.045 Td (L)7-0.,591

2021 CREDIT EXPERIENCE REPORT
 Net Written Premiums

CREDIT LIFE
 COUNTRYWIDE

Net Written Premiums \$

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums \$				
				2021	2020	2019	2018	2017
65757	Shelter Life Ins Co	MO	L	0	0	0	0	-142
74365	Southern Pioneer Life Ins Co	AR	L		0			

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT LIFE
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums % Change					% of Total Net Written Premiums (Market Share)				
				2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
62626	CMFG Life Ins Co	IA	L	-6.58	-6.19	-3.33	-2.51	1.08	29.07	33.83	29.15	31.39	32.62
60518	American Hlth & Life Ins Co	TX	L	18.84	-46.66	17.64	61.51	107.45	16.91	15.46	23.44	20.74	13.01
66168	Minnesota Life Ins Co	MN	L	7.93	-6.13	15.43	-1.18	13.73	12.37	12.46	10.73	9.68	9.92
97691	Life Of The South Ins Co	GA	L	31.17	-5.20	9.84	14.66	-4.41	12.06	9.99	8.52	8.08	7.13
61751	Central States H & L Co Of Omaha	NE	L	13.08	-3.09	11.37	-22.21	-25.97	6.85	6.58	5.49	5.13	6.69
60739	American Natl Ins Co	TX	L	-5.49	-16.83	-6.36	-7.14	2.31	3.19	3.67	3.57	3.97	4.33
73156	Caribbean Amer Life Assur Co	PR	L	125.00	-55.43	5.34	21.87	-16.91	2.59	1.25	2.27	2.24	1.86
97152	Plateau Ins Co	TN	L	1.40	-19.62	-8.67	-16.50	-5.37	2.48	2.66	2.68	3.05	3.70
61298	Bankers Life Of LA	LA	L	19.64	-22.04	5.45	-2.78	2.31	1.98	1.80	1.87	1.84	1.92
79715	Cooperativa De Seguros De Vida	PR	L	16.71	-30.57	3.69	31.91	-8.69	1.85	1.72	2.01	2.01	1.55
98736	American Federated Life Ins Co	MS	L	-9.55	5.30	1.92	20.95	-5.98	1.50	1.80	1.38	1.41	1.18
60242	Southern Financial Life Ins Co	KY	L	64.31	1.16	4.99	8.48	3.69	1.31	0.86	0.69	0.68	0.64
67628	Pekin Life Ins Co	IL	L	4.95	-13.39	-2.86	-5.23	-14.79	1.28	1.33	1.24	1.33	1.42
76007	Old United Life Ins Co	AZ	L	42.29	16.49	7.96	-16.94	-23.84	0.91	0.70	0.48	0.47	0.57
93742	Securian Life Ins Co	MN	L	14.80	-20.16	-1.13	74.64	33.56	0.89	0.84	0.85	0.89	0.52
99538	SWBC Life Ins Co	TX	L	-5.09	-7.08	-10.82	7.69	19.74	0.88	1.00	0.87	1.02	0.96
60041	UNIVERSAL LIFE INS CO	PR	L	NR	-100.00	14.71	31.92	13.43	0.80	0.00	0.56	0.51	0.39
60244	Kentucky Home Life Ins Co	KY	L	15.26	233.67	29.95	-16.87	-23.67	0.60	0.57	0.14	0.11	0.13
60275	American Bankers Life Assur Co Of FL	FL	L	11.80	-41.67	-34.73	-43.13	-33.16	0.46	0.45	0.62	0.99	1.76
70548	Wichita Natl Life Ins Co	OK	L	-4.75	-13.17	-6.19	-0.03	6.55	0.45	0.51	0.47	0.52	0.53
77690	Trans City Life Ins Co	AZ	L	54.04	NR	-100.00	12.46	11.98	0.42	0.29	0.00	0.29	0.26
80020	Mountain Life Ins Co	TN	L	22.23	-16.22	-42.13	46.91	-13.22	0.27	0.24	0.23	0.42	0.29
60836	American Republic Ins Co	IA	L	-28.25	-11.85	-16.47	-1.27	-20.44	0.15	0.23	0.21	0.26	0.27
93777	Pavonia Life Ins Co of MI	MI	L	-31.57	-32.03	-22.47	-41.69	-59.10	0.14	0.22	0.27	0.36	0.62
63126	American Nat Life Ins Co of NY	NY	L	2.05	-8.14	-8.22	NR	NR	0.13	0.13	0.12	0.13	0.00
65480	Old Spartan Life Ins Co Inc	SC	L	4.57	-20.69	-2.22	-0.96	-9.37	0.13	0.13	0.13	0.14	0.15
86231	Transamerica Life Ins Co	IA	L	-23.42	8.25	1,275.93	-111.99	-94.23	0.11	0.16	0.12	-0.01	0.09
77976	Gulf Guar Life Ins Co	MS	L	-53.28	-37.36	0.28	10.62	-7.75	0.11	0.25	0.32	0.33	0.30
83992	Foundation Life Ins Co Of AR	AR	L	9.90	-17.77	-16.02	NR	NR	0.09	0.09	0.09	0.11	0.00
71463	CICA Life Ins Co of Ad	9	(-3496.4 (0.32 Tc -0.006.5t Td [(0.1)75 0.15742.628.399 103268.4 0 Td [(602988Td [(4.57)481.27.00)-3878. [(FL)-3265.2 (D)1794TJ 0)-076qJ -0.003406 Tw -68.390526.459 -0.065 Td (M	42.62-32.78	17.23	73879.88.9 (NR)]909 Tc 78 0 Td [-79913 0.27-387.2-3985.1 Td [(0.1179.9 (0.191.14)-3774.700)]TJ 0.00070Tc -0.0003 Tw0-68.4							

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

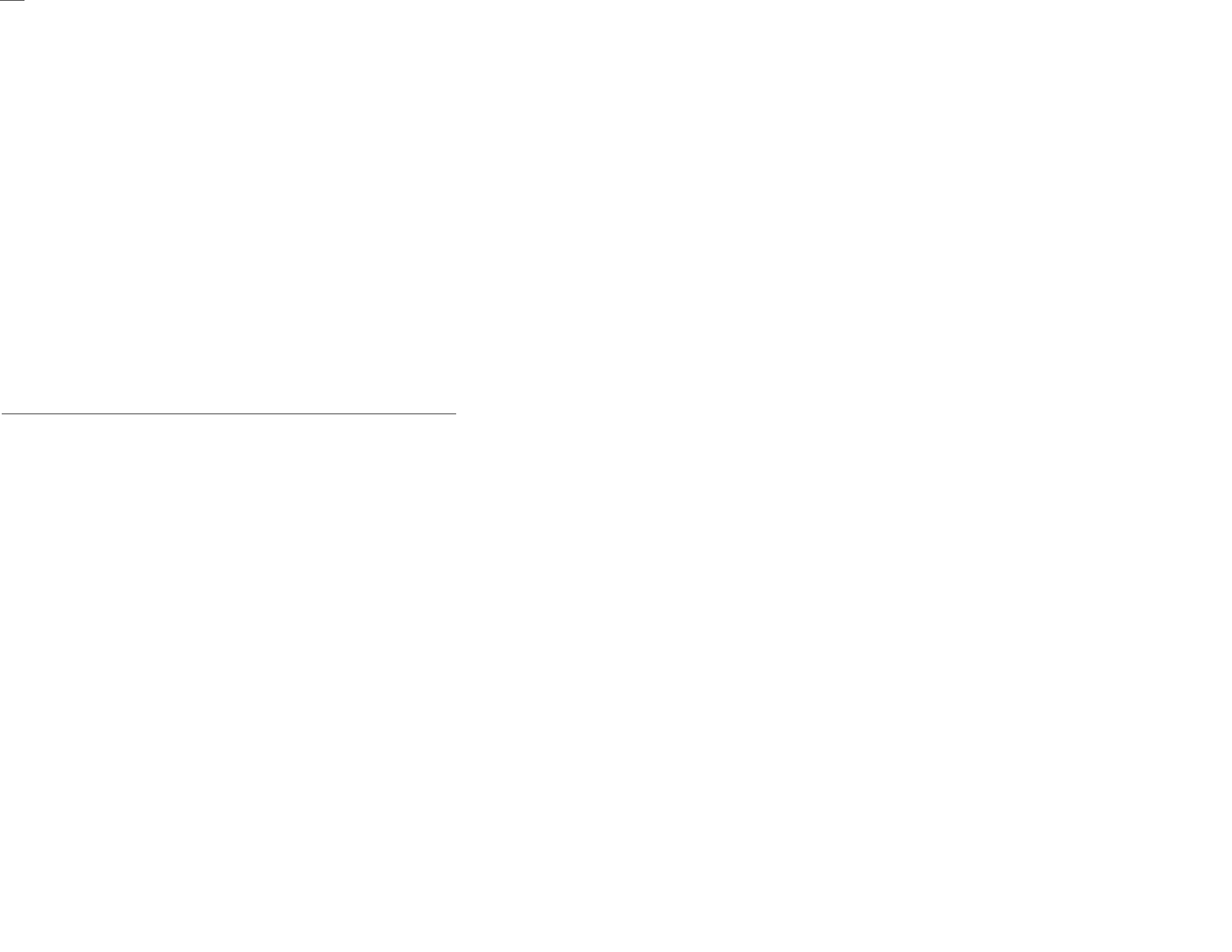
CREDIT LIFE
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums % Change					% of Total Net Written Premiums (Market Share)				
				2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
15940	Assurity Life Ins Co of NY	NY	L	2.95	-1.32	-22.99	-11.85	1,051.27	0.01	0.01	0.01	0.02	0.02
70106	United States Life Ins Co in the Cit	NY	L	-36.98	-41.29	-40.39	-16.96	-31.24	0.01	0.01	0.02	0.03	0.04
74233	First Natl Life Ins Co Of USA	NE	L	-94.31	-18.87	-6.56	-11.79	-22.29	0.00	0.05	0.05	0.05	0.06
62553	Country Life Ins Co	IL	L	-6.28	-2.84	-5.02	-8.59	-8.74	0.00	0.00	0.00	0.00	0.00
70435	The Savings Bank Mut Life Ins Co of	MA	L	14.59	-40.92	188.02	-65.42	-0.89	0.00	0.00	0.00	0.00	0.00
93815	Pacific Century Life Ins Corp	AZ	L	-15.22	-30.04	-11.18	26.55	268.56	0.00	0.00	0.00	0.00	0.00
88536	Protective Life & Annuity Ins Co	AL	L	-95.61	-19.84	-60.73	-31.76	-46.55	0.00	0.00	0.00	0.01	0.01
62928	EMC Natl Life Co	IA	L	-34.19	-13.93	-4.36	15.71	-37.25	0.00	0.00	0.00	0.00	0.00
71480	Great Western Ins Co	IA	L	0.00	-79.83	-20.09	-56.60	-48.39	0.00	0.00	0.00	0.00	0.00
61492	Athene Annuity & Life Assur Co	DE	L	0.00	-57.43	-50.58	-30.19	-54.65	0.00	0.00	0.00	0.00	0.00
79049	Alfa Life Ins Corp	AL	L	NR	NR	NR	NR	100.00	0.00	0.00	0.00	0.00	0.00
60534	American Heritage Life Ins Co	FL	L	NR	NR	-100.00	-73.48	-59.22	0.00	0.00	0.00	0.00	0.01
65811	American Modern Life Ins Co	OH	L	NR	NR	NR	-100.00	-74.05	0.00	0.00	0.00	0.00	0.21
13762	American Natl Lif Ins Co of NY	NY	L	NR	NR	NR	-100.00	194.57	0.00	0.00	0.00	0.00	0.14
92649	American Underwriters Life Ins Co	AZ	L	NR	NR	NR	NR	-100.00	0.00	0.00	0.00	0.00	0.00
86118	Arkansas Bankers Life Ins Co	AR	L	NR	NR	-100.00	1.44	-19.32	0.00	0.00	0.00	0.11	0.11
62383	Bestow Life Ins Co	IA	L	NR	NR	-100.00	-70.66	-31.02	0.00	0.00	0.00	0.00	0.01
61476	Boston Mut Life Ins Co	MA	L	NR	NR	NR	-100.00	-98.76	0.00	0.00	0.00	0.00	0.00
94447	Century Life Ass Co	OK	L	NR	NR	NR	NR	100.00	0.00	0.00	0.00	0.00	0.00
85090	Dearborn Natl Life Ins Co of NY	NY	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
89087	Enterprise Life Ins Co	TX	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
71870	Fidelity Security Life Ins Co	MO	L	100.00	-18.18	-100.95	-81.49	-34.95	0.00	0.00	0.00	0.00	0.00
93521	Granular Ins Co	SC	L	NR	-100.00	-24.88	-58.14	-33.02	0.00	0.00	0.00	0.00	0.01
75612	Gulf States Life Ins Co	LA	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
65838	John Hancock Life Ins Co USA	MI	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
92274	Landcar Life Ins Co	UT	L	NR	100.00	76.37	93.85	78.41	0.00	0.00	0.00	0.00	0.00
71323	Langhorne Reins AZ Ltd	AZ	L	NR	NR	NR	-100.00	-26.43	0.00	0.00	0.00	0.00	0.11
65560	Life Protection Ins Co	TX	L	NR	NR	NR	NR	100.00	0.00	0.00	0.00	0.00	0.00
99724	LifeShield Natl Ins Co	OK	L	NR	NR	NR	NR	-100.00	0.00	0.00	0.00	0.00	0.00
66087	Mid West Natl Life Ins Co Of TN	TX	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
61409	National Benefit Life Ins Co	NY	L	NR	NR	NR	100.00	99.07	0.00	0.00	0.00	0.00	0.00
67261	Old Republic Life Ins Co	IL	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
88080	Omaha Hlth Ins Co	NE	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
71099	Parker Centennial Assur Co	WI	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
68241	Prudential Ins Co Of Amer	NJ	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
				NR	100.00	NR	-100.00	NR					

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT LIFE
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums % Change					% of Total Net Written Premiums (Market Share)				
				2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
91448	Southwest Credit Life Inc	NM	L	NR	NR	NR	100.00	99.23	0.00	0.00	0.00	0.00	0.00
69094	State Farm Life & Accident Asr Co	IL	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
69108	State Farm Life Ins Co	IL	L	NR	NR	NR	100.00	0.00	0.00	0.00	0.00	0.00	0.00
69477	Time Ins Co	WI	L	NR	NR	NR	NR	-100.00	0.00	0.00	0.00	0.00	0.00
69523	Trans Oceanic Life Ins Co	PR	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
10952	Transamerica Cas Ins Co	IA	P	NR	NR	NR	NR	-100.00	0.00	0.00	0.00	0.00	0.00
66281	Transamerica Premier Life Ins Co	IA	L	NR	-100.00	-7.84	31.68	-87.19	0.00	0.00	0.08	0.09	0.07
81477	Union Security Life Ins Co of NY	NY	L	NR	NR	-100.00	-66.67	-23.46	0.00	0.00	0.00	0.02	0.06
87645	United Fidelity Life Ins Co	TX	L	NR	NR	NR	NR	100.00	0.00	0.00	0.00	0.00	0.00
62235	Unum Life Ins Co Of Amer	ME	L	NR	NR	NR	NR	-100.00	0.00	0.00	0.00	0.00	0.00
69663	USAA Life Ins Co	TX	L	NR	NR	-100.00	-84.09	-21.43	0.00	0.00	0.00	0.00	0.00
68632	Vantis Life Ins Co	CT	L	NR	NR	100.00	-405.00	67.21	0.00	0.00	0.00	0.00	0.00
93650	Versant Life Ins Co	MS	L	NR	NR	NR	NR	-100.00	0.00	0.00	0.00	0.00	0.00
60895	American United Life Ins Co	IN	L	54.55	73.70	-474.02	-106.80	-81.71	0.00	0.00	0.00	0.00	0.00
71455	Arch Life Ins Co of Amer	KS	L	-271.86	66.80	77.17	80.59	77.94	0.00	0.00	0.00	0.00	-0.01
98868	Sheridan Life Ins Co	OK	L	-454.85	-93.14	-27.21	-17.82	55.77	0.00	0.00	0.00	0.00	0.00
				50.71	69.48	64.46	-44.58	-110.92	0.00	0.00	-0.01	-0.03	-0.02



2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT LIFE
BY STATE

of Companies Reporting Net Written Premiums
for Credit Insurance

Net Written Premiums \$

Business Written in the
State of

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT LIFE
BY STATE

Business Written in the State of	# of Companies Reporting Net Written Premiums for Credit Insurance					Net Written Premiums \$				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Ohio	19	19	21	22	25	14,891,015	14,251,504	17,586,458	15,506,213	15,974,308

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT LIFE
BY STATE

Business Written in the State of	Net Written Premiums % Change from prior year					% of Total Net Written Premiums (Market Share)				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Alabama	11.37	-15.10	5.74	2.30	2.77	3.27	3.19	3.04	2.99	2.96
Alaska	-13.22	-11.94	-19.78	-42.98	-41.06	0.02	0.02	0.02	0.03	0.04
American Samoa	NR	NR	NR	100.00	91.39	0.00	0.00	0.00	0.00	0.00
Arizona	45.42	32.06	-25.52	-6.96	-4.83	0.96	0.71	0.44	0.61	0.67
Arkansas	5.56	-12.29	-25.74	8.78	-15.33	0.54	0.56	0.51	0.72	0.67
California	16.59	-27.59	12.09	-4.52	-4.00	1.38	1.28	1.43	1.33	1.41
Colorado	16.42	-19.75	7.16	1.22	-10.74	0.63	0.59	0.59	0.57	0.57
Connecticut	-15.13	-20.71	-22.19	-35.97	-17.85	0.20	0.26	0.26	0.35	0.55
Delaware	13.41	-22.13	1.06	-13.99	-14.48	0.13	0.12	0.13	0.13	0.15
District Of Columbia	-18.29	-18.61	-19.06	-10.30	-7.53	0.05	0.07	0.07	0.09	0.10
Florida	3.45	-14.29	5.14	0.67	-8.13	5.23	5.50	5.18	5.13	5.16
Georgia	15.07	-21.14	5.39	10.58	-0.11	4.56	4.31	4.42	4.36	3.99
Guam	4.50	-15.95	-16.44	-26.89	-9.47	0.31	0.33	0.31	0.39	0.54
Hawaii	6.46	-20.87	9.57	1.05	4.54	0.50	0.51	0.52	0.50	0.50
Idaho	-5.26	-13.54	-4.66	1.68	-6.58	0.64	0.73	0.69	0.75	0.75
Illinois	-33.24	-22.33	-3.88	-6.90	-5.07	1.55	2.53	2.63	2.85	3.10
Indiana	-7.07	-38.01	30.60	-3.69	6.95	1.75	2.05	2.67	2.13	2.24
Iowa	11.34	-14.40	-9.06	-10.95	-1.06	1.09	1.06	1.00	1.15	1.31
Kansas	3.16	-7.07	-1.62	-1.46	-9.98	1.44	1.52	1.32	1.40	1.44
Kentucky	23.85	-27.61	2.97	-1.05	-0.55	2.94	2.58	2.88	2.92	2.98
Louisiana	9.53	-10.96	18.74	7.51	4.03	7.19	7.14	6.48	5.68	5.35
Maine	-5.99	-11.11	-4.95	-11.37	-13.88	0.31	0.35	0.32	0.35	0.40
Maryland	12.63	-17.06	11.36	-2.63	-14.46	1.08	1.04	1.01	0.95	0.98
Massachusetts	-20.43	-17.45	-8.11	-14.68	-16.02	0.17	0.23	0.22	0.25	0.30
Michigan	2.46	-10.55	0.41	1.24	-6.23	4.35	4.61	4.17	4.32	4.32
Minnesota	-11.81	-13.36	-2.74	2.29	-7.35	0.74	0.92	0.85	0.91	0.91
Mississippi	13.08	-15.81	8.90	15.49	-2.89	4.54	4.36	4.19	4.00	3.51
Missouri	9.58	-17.37	1.17	-1.84	-9.65	2.10	2.08	2.04	2.09	2.16
Montana	-22.15	-20.40	1.43	0.45	-8.97	0.15	0.21	0.21	0.21	0.22
Nebraska	-5.95	-21.79	-12.45	-20.18	-19.59	0.23	0.26	0.27	0.32	0.41

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2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT LIFE
BY STATE

Business Written in the State of	Net Written Premiums % Change from prior year					% of Total Net Written Premiums (Market Share)				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Oklahoma	17.47	-26.16	-1.57	1.00	4.92	1.60	1.48	1.62	1.71	1.72
Oregon	-2.35	-26.63	-5.94	0.66	-7.14	0.44	0.49	0.54	0.59	0.60
Pennsylvania	-5.12	-26.15	5.11	-3.56	-9.69	2.53	2.90	3.17	3.14	3.30
Puerto Rico	79.21	-52.06	6.29	22.65	-15.23	5.15	3.12	5.27	5.16	4.26
Rhode Island	-26.81	-37.91	-22.60	-23.53	-20.84	0.01	0.02	0.03	0.04	0.05
South Carolina	15.20	-12.52	9.79	3.30	7.83	4.49	4.23	3.91	3.71	3.64
South Dakota	5.89	-0.78	-17.07	-8.75	-13.46	0.30	0.31	0.25	0.32	0.35
Tennessee	10.75	-21.75	-0.67	15.08	-7.19	4.57	4.49	4.64	4.86	4.28
Texas	9.11	-12.06	-1.69	-1.99	-12.77	14.05	14.00	12.87	13.63	14.08
US Virgin Islands	39.45	-13.42	-34.93	9.29	-82.05	0.05	0.04	0.03	0.05	0.05
Utah	-4.43	-6.50	-2.96	-8.50	-20.42	0.84	0.95	0.82	0.88	0.98
Vermont	-19.78	-17.03	0.19	-0.18	-2.44	0.10	0.14	0.14	0.14	0.14
Virginia	-2.57	-29.70	13.37	-10.50	-7.94	1.79	2.00	2.30	2.11	2.39
Washington	-9.87	-42.14	13.63	13.12	-9.17	0.35	0.42	0.59	0.54	0.48
West Virginia	6.55	-17.67	17.12	0.66	7.14	0.92	0.94	0.93	0.82	0.83
Wisconsin	-4.87	-20.44	-0.26	-6.77	1.47	1.15	1.32	1.34	1.40	1.52
Wyoming	8.20	-40.97	0.42	-33.52	-14.76	0.07	0.07	0.10	0.10	0.16
Total	8.71	-19.15	4.10	1.28	-6.61	100.00	100.00	100.00	100.00	100.00

CREDIT ACCIDENT AND HEALTH

ANNUAL INCURRED CLAIMS

COUNTRYWIDE BY COMPANY

(7)

2021 CREDIT EXPERIENCE REPORT



2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT A&H
COUNTRYWIDE



2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT A&H
COUNTRYWIDE

COCODE	COMPANY NAME	5- yr	5-yr Aggr	3- yr	3-yr Aggr	Annual Incurred Claims (Losses) \$				
		Aggregate Loss Ratio 2021 - 2017	Loss Ratio at Prima Facie Rates 2021 - 2017	Aggregate Loss Ratio 2021 - 2019	Loss Ratio at Prima Facie Rates 2021 -2019	2021	2020	2019	2018	2017
79049	Alfa Life Ins Corp	NR	NR	NR	NR	0	0	0	0	0
71455	Arch Life Ins Co of Amer	7.32	7.32	20.80	20.90	-56	-2,071	10,720	91,913	-13,964
42986	Standard Guar Ins Co	4.82	4.82	-9.53	-9.53	-182	-1,016	-165	7,381	1,458
42978	American Security Ins Co	23.30	23.30	9.10	9.10	-779	-1,036	11,449	41,161	31,041
64211	Guarantee Trust Life Ins Co	14.40	14.40	10.82	10.82	-1,132	-4,637	48,528	100,600	214,205
60488	American Gen Life Ins Co	-314.74	-403.21	16.84	16.84	-2,616	-22,736	26,753	187,019	-351,658
25178	State Farm Mut Auto Ins Co	27.55	28.04	11.50	11.78	-177,287	17,727	510,741	1,143,999	1,906,507
65951	Merit Life Ins Co	45.04	50.00	11.03	12.44	-471,425	393,552	855,450	12,575,775	18,775,931
73156	Caribbean Amer Life Assur Co	6.31	6.27	3.23	3.19	-487,008	482,702	472,435	783,927	394,085
89	COMPANIES IN REPORT - COUNTRYWIDE	30.27	28.02	28.88	26.71	177,694,444	209,099,555	229,644,266	250,389,940	253,025,011

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT A&H
COUNTRYWIDE

Loss Ratio =
Annual Incurred Claims (Losses)/Earned Premium

Loss Ratio at Prima Facie Rates =
Annual Incurred Claims (Losses) \$/
Earned Premiums at Prima Facie Rates

COCODE	COMPANY NAME	Loss Ratio =					Loss Ratio at Prima Facie Rates =				
		2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
62626	CMFG Life Ins Co	28.81	33.94	36.51	37.36	36.06	24.40	28.95	31.16	32.23	30.43
60518	American Hlth & Life Ins Co	39.03	38.21	41.66	45.36	45.62	39.50	38.75	41.99	46.62	48.06
66168	Minnesota Life Ins Co	23.63	26.83	30.94	31.01	34.99	22.53	25.33	28.61	28.63	33.10
97691	Life Of The South Ins Co	15.61	21.57	19.26	19.68	20.56	16.25	21.32	18.99	19.45	20.52
60739	American Natl Ins Co	22.29	21.65	17.83	25.19	20.66	22.29	21.68	17.83	25.51	21.34
93742	Securian Life Ins Co	44.53	40.06	46.67	36.31	80.27	33.18	30.11	35.86	28.89	60.41
97152	Plateau Ins Co	17.02	14.61	18.76	21.88	19.58	17.48	15.02	19.27	22.35	20.05
67628	Pekin Life Ins Co	32.51	24.25	19.84	48.16	40.37	32.78	24.44	19.96	48.22	40.68

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT A&H
COUNTRYWIDE

Loss Ratio =
Annual Incurred Claims (Losses)/Earned Premium

Loss Ratio at Prima Facie Rates =
Annual Incurred Claims (Losses) \$/
Earned Premiums at Prima Facie Rates

COCODE	COMPANY NAME	Loss Ratio =					Loss Ratio at Prima Facie Rates =				
		2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
77690	Trans City Life Ins Co	5.86	-8.06	-20.41	-4.16	13.87	5.86	-8.06	-20.41	-4.16	13.87
79340	Pavonia Life Ins Co NY	52.17	-4.59	96.66	49.31	-25.91	35.22	-3.12	67.00	16.68	-9.11
60041	UNIVERSAL LIFE INS CO	41.59	NR	12.22	38.55	8.96	41.59	NR	12.22	38.55	8.96
61409	National Benefit Life Ins Co	NR	NR	NR	254.17	-96.87	NR	NR	NR	225.47	-85.91
79715	Cooperativa De Seguros De Vida	11.49	3.39	7.04	5.10	2.37	12.86	3.39	8.64	5.10	2.37
74470	Rush Life Ins Co	7.37	1.20	8.41	7.19	-2.31	7.37	1.20	8.41	7.19	-2.31
88536	Protective Life & Annuity Ins Co	11.25	16.34	-16.89	69.34	43.67	6.44	10.42	-11.21	49.40	33.12
70106	United States Life Ins Co in the Cit	1,581.38	-228,084.03	193.88	48,772.81	1,158.89	777.29	-112,544.28	171.78	53,345.26	318.36
10952	Transamerica Cas Ins Co	0.69	NR	NR	NR	-1.28	0.63	NR	NR	NR	-1.16
81779	Individual Assur Co Life Hlth & Acc	11.84	64.40	5.97	55.14	1.32	11.76	64.11	5.95	55.03	1.31
71463	CICA Life Ins Co of Amer	0.12	1.86	-0.99	8.16	3.24	0.12	1.86	-0.99	8.16	3.24
72087	Multinational Life Ins Co	0.13	2.60	0.18	-2.11	5.48	0.13	2.60	0.18	-2.11	5.48
11162	Insurance Co of the South	0.01	-0.29	-0.26	-0.54	-0.27	0.01	-0.29	-0.26	-0.54	-0.27
93815	Pacific Century Life Ins Corp	0.00	0.00	29.61	0.00	127.60	0.00	0.00	29.61	0.00	127.60
62383	Bestow Life Ins Co	NR	NR	NR	250.57	13.10	NR	NR	NR	250.58	13.10
70435	The Savings Bank Mut Life Ins Co of	0.00	0.00	0.00	-3,012.05	0.00	0.00	0.00	0.00	-2,433.09	0.00
86118	Arkansas Bankers Life Ins Co	NR	NR	NR	74.41	82.60	NR	NR	NR	74.41	82.60
60895	American United Life Ins Co	0.00	-31.03	17.48	-21.96	-176.41	0.00	-31.03	14.89	-18.81	-166.32
87645	United Fidelity Life Ins Co	NR	NR	NR							

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT A&H
COUNTRYWIDE

Loss Ratio =
Annual Incurred Claims (Losses)/Earned Premium

Loss Ratio at Prima Facie Rates =
Annual Incurred Claims (Losses) \$/
Earned Premiums at Prima Facie Rates

COCODE	COMPANY NAME	Loss Ratio =					Loss Ratio at Prima Facie Rates =				
		2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
67261	Old Republic Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
85090	Dearborn Natl Life Ins Co of NY	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
66281	Transamerica Premier Life Ins Co	NR	NR	9.83	22.48	18.95	NR	NR	6.77	14.69	8.41
81477	Union Security Life Ins Co of NY	NR	NR	NR	-8.14	13.92	NR	NR	NR	-3.84	6.93
65811	American Modern Life Ins Co	NR	NR	NR	NR	46.95	NR	NR	NR	NR	46.79
65757	Shelter Life Ins Co	NR	NR	NR	0.00	0.00	NR	NR	NR	0.00	0.00
65560	Life Protection Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
74365	Southern Pioneer Life Ins Co	NR	NR	NR	NR	21.96	NR	NR	NR	NR	21.96
75612	Gulf States Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
77151	Service Life & Cas Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
79049	Alfa Life Ins Corp	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
71455	Arch Life Ins Co of Amer	NR	-105.61	25.83	31.06	-1.65	NR	-105.61	25.88	31.06	-1.65
42986	Standard Guar Ins Co	NR	-52.81	-1.33	11.24	1.94	NR	-52.81	-1.33	11.24	1.94
42978	American Security Ins Co	NR	-12.48	11.73	35.64	23.91	NR	-12.48	11.73	35.64	23.91
64211	Guarantee Trust Life Ins Co	-5.78	-4.18	18.34	17.26	14.23	-5.78	-4.18	18.34	17.26	14.23
60488	American Gen Life Ins Co	-252.51	-969.97	541.78	2,530.70	-972.61	-252.51	-969.55	541.89	1,609.18	-1,711.65
25178	State Farm Mut Auto Ins Co	-76.63	2.19	25.40	31.26	33.84	-78.81	2.26	25.91	31.85	34.30
65951	Merit Life Ins Co	-68.32	14.15	23.88	59.54	43.51	-79.31	16.45	26.22	66.23	48.11
73156	Caribbean Amer Life Assur Co	-12.54	9.38	8.67	13.84	6.63	-12.55	9.38	8.36	13.89	6.63
89	COMPANIES IN REPORT - COUNTRYWIDE	26.25	29.53	30.62	32.75	31.64	24.35	27.35	28.22	30.45	29.22

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT A&H
BY STATE

Business Written in the State of	5-yr Aggregated Loss Ratio 2021 - 2017	5-yr Loss Ratio at Prima Facie 2021 - 2017	3-yr Aggregated Loss Ratio 2021 - 2019	3-yr Loss Ratio at Prima Facie 2021 - 2019	Annual Incurred Claims (Losses)				
					2021	2020	2019	2018	2017
Alabama	22.44	21.16	20.59	19.40	3,751,469	4,507,216	4,718,953	4,836,285	5,614,395
Alaska	1.51	1.51	0.26	0.26	-4,707	36,566	-30,338	7,809	12,685
Arizona	20.17	20.16	20.05	19.93	695,941	502,153	555,743	452,712	672,900

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT A&H
BY STATE

Business Written in the State of	Loss Ratio = Annual Incurred Claims (Losses)/ Earned Premiums					Loss Ratio at Prima Facie Rates = Annual Incurred Claims (Losses)/ Earned Premiums at Prima Facie Rates				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Alabama	17.65	21.70	22.47	23.23	27.31	16.64	20.43	21.17	21.91	25.83
Alaska	-3.31	19.42	-12.18	2.12	2.49	-3.30	19.39	-12.17	2.11	2.48
Arizona	23.90	18.74	17.60	17.82	22.52	23.93	18.71	17.33	17.83	22.86
Arkansas	22.78	30.12	37.10	30.85	25.80	23.95	31.61	39.95	33.44	28.33
California	30.46	51.13	42.28	37.75	33.72	19.86	32.82	28.19	25.11	24.32
Colorado	23.45	27.38	26.51	38.71	31.97	22.73	26.28	25.57	28.85	24.08
Connecticut	24.41	28.30	30.04	29.64	33.90	22.64	26.38	28.40	28.19	28.19
Delaware	18.42	30.83	28.15	30.19	40.11	22.64	29.66	26.46	25.90	35.48
District Of Columbia	13.94	27.43	17.16	11.34	32.01	13.22	26.03	17.15	11.07	31.77
Florida	23.75	24.09	28.48	26.03	26.47	24.61	24.04	26.05	23.56	24.32
Georgia	14.82	16.16	16.28	17.73	17.71	14.65	15.99	16.06	17.84	17.56
Guam	21.25	-6.03	-13.96	6.98	23.47	21.25	-6.03	-13.96	6.98	23.47
Hawaii	21.89	32.97	23.48	38.24	36.11	20.10	30.41	21.85	36.48	38.30
Idaho	9.78	14.97	16.60	17.68	23.94	8.43	12.85	14.15	15.11	20.93
Illinois	27.72	33.94	41.95	30.05	29.73	23.09	28.52	40.37	27.16	24.93
Indiana	40.77	42.76	49.51	46.03	39.02	51.46	54.35	53.28	54.16	41.92
Iowa	23.57	21.22	22.59	29.89	24.15	23.32	21.18	22.55	29.83	24.10
Kansas	23.14	22.72	22.71	25.32	23.35	17.43	17.30	18.86	21.24	19.91
Kentucky	19.38	25.01	22.95	22.91	28.89	19.49	23.76	21.89	22.02	25.99
Louisiana	18.12	22.21	26.55	27.69	25.74	18.42	23.14	27.82	28.96	27.11
Maine	44.54	52.23	56.24	66.45	57.98	34.76	41.36	45.48	54.60	48.61
Maryland	30.30	36.91	28.03	44.32	40.43	16.01	21.10	17.95	24.78	20.26
Massachusetts	41.83	29.93	34.95	45.52	42.94	35.54	25.77	31.27	43.76	39.55
Michigan	30.63	28.59	31.22	40.77	40.89	28.23	26.42	28.64	37.52	38.42
Minnesota	29.80	31.62	28.68	37.31	33.12	27.39	28.98	28.65	40.00	34.76
Mississippi	17.72	19.98	23.61	22.00	25.98	15.18	17.49	20.59	19.43	24.08
Missouri	16.38	22.57	30.13	25.07	24.38	16.34	22.68	30.18	25.12	23.48
Montana	26.22	31.00	9.74	23.72	20.09	20.16	24.11	8.98	21.50	18.61
Nebraska	28.17	31.67	28.05	36.61	31.00	29.82	33.88	30.40	35.71	31.24
Nevada	19.43	24.20	28.23	21.70	18.47	19.43	24.19	28.22	22.63	19.49
New Hampshire	12.73	18.45	18.94	20.49	21.89	8.17	11.96	12.34	14.16	11.81
New Jersey	43.78	65.18	53.00	61.68	48.20	43.06	64.98	54.62	64.51	50.31
New Mexico	35.11	49.02	36.91	44.91	34.78	33.90	51.62	39.96	51.67	39.13
New York	35.98	35.52	41.33	44.61	44.25	23.43	23.55	27.68	29.44	29.13
North Carolina	32.34	35.52	36.35	38.48	35.69	32.01	35.07	35.62	37.68	35.34
North Dakota	23.17	37.05	17.83	27.98	23.27	22.99	36.78	17.74	27.97	23.28
Northern Mariana Islands	7.62	-0.65	15.56	12.72	5.96	7.62	-0.65	15.56	12.72	5.96
Ohio	44.99	50.09	49.04	55.92	43.02	47.65	53.93	47.61	59.69	47.06
Oklahoma	22.94	18.67	24.20	18.95	24.69	23.05	18.59	24.11	18.54	24.12



**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT A&H
COUNTRYWIDE**

COCODE	COMPANY NAME	DOM	Business Type	Earned Premiums \$				
				2021	2020	2019	2018	2017
62626	CMFG Life Ins Co	IA	L	291,896,539	314,106,725	337,176,952	346,087,613	353,304,598
60518	American Hlth & Life Ins Co	TX	L					

**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT A&H
COUNTRYWIDE**

COCODE	COMPANY NAME	DOM	Business Type	Earned Premiums \$				
				2021	2020	2019	2018	2017
75612	Gulf States Life Ins Co	LA	L	0	0	0	0	0
77151	Service Life & Cas Ins Co	TX	L	0	0	0	0	0
79049	Alfa Life Ins Corp	AL	L	0	0	0	0	0
81477	Union Security Life Ins Co of NY	NY	L	0	0	0	227,351	662,645
85090	Dearborn Natl Life Ins Co of NY	NY	L	0	0	0	0	0
86118	Arkansas Bankers Life Ins Co	AR	L	0	0	0	85,381	106,755
87645	United Fidelity Life Ins Co	TX	L	0	0	0	0	0
92274	Landcar Life Ins Co	UT	L	0	0	9,182	61,701	182,654
92649	American Underwriters Life Ins Co	AZ	L	0	0	0	0	0
93521	Granular Ins Co	SC	L	0	0	0	0	0
93650	Versant Life Ins Co							

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT A&H
COUNTRYWIDE

Earned Premiums at Prima Facie Rates \$

COCODE	COMPANY NAME	DOM	Business Type		
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**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT A&H
COUNTRYWIDE**

COCODE	COMPANY NAME	DOM	Business Type	Earned Premiums at Prima Facie Rates \$					% of Earned Premiums Over or Under Earned Premiums at Prima Facie Rates				
				2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
61409	National Benefit Life Ins Co	NY	L	0	0	0	54	5,672	NR	NR	NR	-11.29	-11.31
74365	Southern Pioneer Life Ins Co	AR	L	0	0	0	0	812,655	NR	NR	NR	NR	0.00
75612	Gulf States Life Ins Co	LA	L	0	0	0	0	0	NR	NR	NR	NR	NR
66087	Mid West Natl Life Ins Co Of TN	TX	L	0	0	0	0	187	NR	NR	NR	NR	0.00
69477	Time Ins Co	WI	L	0	0	0	0	0	NR	NR	NR	NR	NR
71455	Arch Life Ins Co of Amer	KS	L	-2,269	1,961	41,422	295,905	845,509	5.16	0.00	0.21	0.00	0.00
77054	MAPFRE Life Ins Co of PR	PR	L	-22,111	9,649	52,061	39,758	435,587	505.46	,411.10	277.26	499.40	0.00
89	COMPANIES IN REPORT - COUNTRYWIDE			729,718,850	764,610,962	813,656,166	822,272,011	866,039,421	-7.25	-7.41	-7.83	-7.01	-7.66

CREDIT ACCIDENT AND HEALTH

EARNED PREMIUMS

BY STATE SUMMARY

(10)

of Companies Reporting "Net Written Premiums"

**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT A&H
BY STATE**

Business Written in the State Of	# of Companies Reporting "Net Written Premiums" for Credit Insurance					Earned Premiums \$				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Oregon	16	18	19	19	21	3,622,353	4,048,936	4,497,885	4,948,285	5,105,175
Pennsylvania	18	20	20	23	26	20,461,326	21,210,541	21,533,168	22,837,132	26,142,059
Puerto Rico	6	6	7	8	8	3,964,667	5,292,783	6,118,526	6,226,355	6,787,266
Rhode Island		7	7	7	9		340,725	476,429	582,835	679,880

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT A&H
BY STATE

Business Written in the State Of	Earned Premiums at Prima Facie Rates \$					% of Earned Premiums Over or (Under) Earned Premiums at Prima Facie Rates				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Alabama	22,539,619	22,059,436	22,294,248	22,077,009	21,739,140	-5.72	-5.84	-5.82	-5.71	-5.42
Alaska	142,483	188,561	249,289	369,229	510,861	-0.12	-0.12	-0.12	-0.15	-0.13
Arizona	2,907,816	2,683,500	3,207,529	2,539,636	2,943,711	0.12	-0.13	-1.56	0.05	1.50
Arkansas	1,191,488	1,342,680	1,649,930	2,047,580	2,294,114	5.13	4.95	7.69	8.39	9.83
California	7,767,965	9,462,973	10,735,548	12,221,656	14,358,678	-34.80	-35.81	-33.33	-33.50	-27.87
Colorado	3,560,010	3,702,827	3,819,779	4,908,545	5,094,787	-3.09	-4.01	-3.54	-25.46	-24.68
Connecticut	3,131,288	3,730,770	4,484,235	5,136,025	6,524,843	-7.26	-6.81	-5.45	-4.90	-16.84
Delaware	699,777	899,892	972,806	1,151,759	1,294,268	22.91	-3.82	-6.00	-14.20	-11.55
District Of Columbia	781,649	940,683	1,165,922	1,469,867	1,646,340	-5.22	-5.08	-0.07	-2.44	-0.75
Florida	35,633,073	38,613,167	44,915,540	44,354,859	43,638,539	3.59	-0.24	-8.53	-9.51	-8.12
Georgia	46,979,104	47,096,366	51,557,659	49,171,184	49,479,687	-1.14	-1.09	-1.36	0.62	-0.85
Guam	174,819	191,606	222,033	250,192	262,316	0.00	0.00	0.00	0.00	0.00
Hawaii	6,841,450	7,419,634	7,686,058	7,341,823	6,822,171	-8.16	-7.77	-6.96	-4.59	6.06
Idaho	6,988,917	7,913,587	8,838,753	9,213,178	8,340,651	-13.81	-14.15	-14.77	-14.50	-12.56
Illinois	25,803,835	29,549,190	27,669,085	31,131,343	37,776,972	-16.70	-15.97	-3.76	-9.60	-16.15
Indiana	9,182,604	9,831,901	12,821,950	12,159,094	14,080,395	26.22	27.10	7.62	17.66	7.43
Iowa	9,352,296	9,861,057	10,677,538	11,592,427	12,550,502	-1.05	-0.18	-0.18	-0.19	-0.20
Kansas	14,016,584	14,997,336	14,191,289	14,496,312	14,996,553	-24.66	-23.87	-16.93	-16.13	-14.75
Kentucky	19,375,587	20,626,324	23,539,460	22,351,155	25,121,998	0.54	-4.99	-4.62	-3.88	-10.05
Louisiana	32,303,331	31,696,109	32,474,510	32,259,950	32,398,258	1.68	4.19	4.79	4.57	5.32
Maine	3,866,873	4,226,873	4,425,368	4,761,308	5,356,614	-21.95	-20.82	-19.14	-17.84	-16.16
Maryland	11,770,411	11,229,809	10,254,835	12,818,299	15,990,588	-47.16	-42.83	-35.97	-44.09	-49.90
Massachusetts	2,181,037	2,754,398	3,355,076	3,457,728	4,124,655	-15.03	-13.91	-10.53	-3.87	-7.90
Michigan	36,585,976	38,160,838	40,073,424	39,012,850	38,101,554	-7.84	-7.59	-8.27	-7.96	-6.04
Minnesota	6,797,184	8,066,606	8,097,638	7,815,624	8,168,310	-8.10	-8.35	-0.07	7.21	4.95
Mississippi	28,332,432	26,598,554	27,812,270	27,367,671	25,913,626	-14.31	-12.48	-12.80	-11.68	-7.32
Missouri	9,396,105	9,900,124	10,116,019	11,215,020	13,004,566	-0.23	0.48	0.17	0.19	-3.70
Montana	1,484,928	1,762,414	1,724,239	1,945,659	2,139,600	-23.11	-22.22	-7.81	-9.36	-7.35
Nebraska	2,101,053	2,378,178	2,727,404	3,607,667	4,419,175	5.85	6.98	8.37	-2.44	0.79
Nevada	954,847	1,043,498	1,143,494	1,147,152	1,198,687	0.01	-0.03	-0.03	4.31	5.50
New Hampshire	17,417,852	17,509,368	17,282,851	16,600,429	19,705,875	-35.77	-35.18	-34.86	-30.87	-46.04
New Jersey	4,823,393	4,937,607	5,060,048	5,351,685	6,151,840	-1.64	-0.30	3.06	4.59	4.38
New Mexico	3,961,782	4,267,361	4,777,364	5,026,274	5,997,595	-3.46	5.31	8.26	15.06	12.51
New York	62,929,003	68,758,081	73,482,694	71,503,393	75,172,597	-34.88	-33.70	-33.03	-34.01	-34.16
North Carolina	41,110,820	42,137,141	42,417,837	41,884,808	39,765,401	-1.04	-1.28	-2.01	-2.08	-0.99
North Dakota	3,474,496	3,820,088	4,108,455	4,229,248	4,502,263	-0.78	-0.75	-0.47	-0.03	0.02
Northern Mariana Islands	60,587	73,080	81,564	92,009	87,083	0.00	0.00	0.00	0.00	0.00
Ohio	18,386,410	18,954,170	22,046,233	20,911,583	22,030,821	5.91	7.65	-2.92	6.75	9.39
Oklahoma	4,881,997	5,001,686	5,350,245	5,558,793	6,028,270	0.48	-0.42	-0.40	-2.20	-2.30

**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT A&H
BY STATE**

Business Written in the State Of	Earned Premiums at Prima Facie Rates \$					% of Earned Premiums Over or (Under) Earned Premiums at Prima Facie Rates				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Oregon	3,813,622	4,261,906	4,752,945	5,199,841	5,298,218	-5.02	-5.00	-5.37	-4.84	-3.64
Pennsylvania	20,110,294	20,841,084	21,165,070	22,194,059	25,138,558	1.75	1.77	1.74	2.90	3.99
Puerto Rico	3,841,370	5,156,626	6,125,129	6,020,119	6,787,266	3.21	2.64	-0.11	3.43	0.00
Rhode Island	170,935	248,897	369,479	466,402	556,512	44.80	36.89	28.95	24.96	22.17
South Carolina	23,591,146	23,411,349	23,504,203	22,043,259	23,543,159	-1.84	-3.25	-3.72	-0.64	-1.18
South Dakota	3,395,553	3,670,901	4,224,904	4,749,955	5,188,120	-10.31	-10.36	-10.59	-10.26	-9.46
Tennessee	34,657,370	38,708,932	41,868,107	43,050,139	41,809,973	-37.11	-38.93	-39.43	-40.67	-38.67
Texas	88,448,807	90,211,571	98,760,089	98,993,009	101,532,040	16.65	16.39	12.49	14.62	15.86
US Virgin Islands	180,408	220,710	239,264	285,904	334,921	-0.51	0.00	0.00	4.98	-0.05
Utah	12,077,055	11,479,269	11,429,672	12,226,092	11,991,815	-33.54	-25.86	-21.46	-25.53	-20.94
Vermont	1,018,252	1,458,927	1,735,721	1,813,430	2,038,468	-17.71	-24.71	-23.29	-18.96	-32.00
						8.53	9.52	0 TCs3u5.3214549 aE Tc4765,128808		

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT A&H
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums \$				
				2021	2020	2019	2018	2017
70688	Transamerica Financial Life Ins Co	NY	L	11,037	4,683	-21,716	-116,713	-201,368
79715	Cooperativa De Seguros De Vida	PR	L	6,837	12,642	57,887	82,305	109,048
93815	Pacific Century Life Ins Corp	AZ	L	2,050	2,471	3,310	3,792	4,500
60488	American Gen Life Ins Co	TX	L	1,025	2,300	4,649	4,971	20,640
60895	American United Life Ins Co	IN	L	577	1,837	3,191	5,039	13,242
88536	Protective Life & Annuity Ins Co	AL	L	282	19,671	17,513	37,020	72,236
70106	United States Life Ins Co in the Cit	NY	L	138	249	437	628	898
79049	Alfa Life Ins Corp	AL	L	0	0	0	0	0
60534	American Heritage Life Ins Co	FL	L	0	0	0	-579	-671
65811	American Modern Life Ins Co	OH	L	0	0	0	0	563,938
13762	American Natl Lif Ins Co of NY	NY	L	0	0	0	0	959,828
42978	American Security Ins Co	DE	P	0	8,303	97,608	115,493	129,813
92649	American Underwriters Life Ins Co	AZ	L	0	0	0	0	0
86118	Arkansas Bankers Life Ins Co	AR	L	0	0	0	85,381	106,755
62383	Bestow Life Ins Co	IA	L	0	0	0	26,341	100,721
94447	Century Life Ass Co	OK	L	0	0	0	0	0
85090	Dearborn Natl Life Ins Co of NY	NY	L	0	0	0	0	0
93521	Granular Ins Co	SC	L	0	0	0	0	0
75612	Gulf States Life Ins Co	LA	L	0	0	0	0	0
92274	Landcar Life Ins Co	UT	L	0	0	-90	-424	-5,644
71323	Langhorne Reins AZ Ltd	AZ	L	0	0	0	0	524,011
65560	Life Protection Ins Co	TX	L	0	0	0	0	0
66087	Mid West Natl Life Ins Co Of TN	TX	L	0	0	0	0	0
61409	National Benefit Life Ins Co	NY	L	0	0	0	0	-209
67261	Old Republic Life Ins Co	IL	L	0	0	0	0	0
71390	Puritan Life Ins Co of Amer	AZ	L	0	0	0	0	7,699
77151	Service Life & Cas Ins Co	TX	L	0	0	0	0	0
65757	Shelter Life Ins Co	MO	L	0	0	0	0	0
74365	Southern Pioneer Life Ins Co	AR	L	0	0	0	0	775,457610

**2021 CREDIT EXPERIENCE REPORT
Net Written Premiums**

CREDIT A&H
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums \$				
				2021	2020	2019	2018	2017
68632	Vantis Life Ins Co	CT	L	0	0	0	-97	-82
93650	Versant Life Ins Co	MS	L	0	0	0	0	0
30325	Zale Ind Co	TX	P	0	0	0	0	336,302

2021 CREDIT EXPERIENCE REPORT

CREDIT A&H
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums % Change	
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2021 CREDIT EXPERIENCE REPORT
Net Written Premiums

CREDIT A&H
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums % Change					% of Total Net Written Premiums (Market Share)				
				2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
93815	Pacific Century Life Ins Corp	AZ	L	-17.04	-25.35	-12.71	-15.73	-8.22	0.00	0.00	0.00	0.00	0.00
60488	American Gen Life Ins Co	TX	L	-55.43	-50.53	-6.48	-75.92	-57.00	0.00	0.00	0.00	0.00	0.00
60895	American United Life Ins Co	IN	L	-68.59	-42.43	-36.67	-61.95	-62.50	0.00	0.00	0.00	0.00	0.00
88536	Protective Life & Annuity Ins Co	AL	L	-98.57	12.32	-52.69	-48.75	-55.62	0.00	0.00	0.00	0.00	0.01
70106	United States Life Ins Co in the Cit	NY	L	-44.58	-43.02	-30.41	-30.07	-65.92	0.00	0.00	0.00	0.00	0.00
79049	Alfa Life Ins Corp	AL	L	NR	NR	NR	NR	100.00	0.00	0.00	0.00	0.00	0.00
60534	American Heritage Life Ins Co	FL	L	NR	NR	100.00	13.71	96.33	0.00	0.00	0.00	0.00	0.00
65811	American Modern Life Ins Co	OH	L	NR	NR	NR	-100.00	-85.62	0.00	0.00	0.00	0.00	0.07
13762	American Natl Lif Ins Co of NY	NY	L	NR	NR	NR	-100.00	156.16	0.00	0.00	0.00	0.00	0.12
42978	American Security Ins Co	DE	P	-100.00	-91.49	-15.49	-11.03	-12.15	0.00	0.00	0.01	0.01	0.02
92649	American Underwriters Life Ins Co	AZ	L	NR	NR	NR	NR	-100.00	0.00	0.00	0.00	0.00	0.00
86118	Arkansas Bankers Life Ins Co	AR	L	NR	NR	-100.00	-20.02	-7.40	0.00	0.00	0.00	0.01	0.01
62383	Bestow Life Ins Co	IA	L	NR	NR	-100.00	-73.85	-28.56	0.00	0.00	0.00	0.00	0.01
94447	Century Life Ass Co	OK	L	NR	NR	NR	NR	-100.00	0.00	0.00	0.00	0.00	0.00
85090	Dearborn Natl Life Ins Co of NY	NY	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
93521	Granular Ins Co	SC	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
75612	Gulf States Life Ins Co	LA	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
92274	Landcar Life Ins Co	UT	L	NR	100.00	78.77	92.49	74.11	0.00	0.00	0.00	0.00	0.00
71323	Langhorne Reins AZ Ltd	AZ	L	NR	NR	NR	-100.00	-23.72	0.00	0.00	0.00	0.00	0.07
65560	Life Protection Ins Co	TX	L	NR	NR	NR	0.00		0				

**2021 CREDIT EXPERIENCE REPORT
Net Written Premiums**

CREDIT A&H
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Net Written Premiums % Change					% of Total Net Written Premiums (Market Share)				
				2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
98868	Sheridan Life Ins Co	OK	L	-327.33	-116.06	-69.00	214.34	-61.04	0.00	0.00	0.00	0.00	0.00
71455	Arch Life Ins Co of Amer	KS	L	09,766.67	99.85	87.27	76.34	73.46	0.00	0.00	0.00	0.00	-0.01
64211	Guarantee Trust Life Ins Co	IL	L	-185.50	77.66	33.41	-113.44	18.68	0.00	0.00	0.00	-0.01	0.04
77054	MAPFRE Life Ins Co of PR	PR	L	-352.82	-81.94	22.36	-56.57	-81.07	0.00	0.00	0.01	0.01	0.01
25178	State Farm Mut Auto Ins Co	IL	P	35.64	55.16	81.42	62.21	60.24	0.00	-0.01	-0.01	-0.06	-0.15
85677	Life Assur Co Inc	OK	L	48.26	-126.35	-40.89	-4.72	5.72	0.00	-0.01	0.03	0.05	0.05
65951	Merit Life Ins Co	TX	L	81.48	45.46	92.45	-243.74	-75.86	-0.02	-0.10	-0.16	-2.16	1.50
64904	Investors Heritage Life Ins Co	KY	L	43.00	-112.87	117.57	-37.28	-19.90	-0.04	-0.07	0.44	0.21	0.34
68136	Protective Life Ins Co	TN	L	-126.39	-47.02	-27.73	-22.60	-26.00	-0.08	0.31	0.47	0.69	0.89
89	COMPANIES IN REPORT - COUNTRYWIDE			5.63	-18.98	4.90	0.08	-2.01	100.00	100.00	100.00	100.00	100.00

CREDIT ACCIDENT AND HEALTH

NET WRITTEN PREMIUMS

BY STATE SUMMARY

(12)

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums - By State

CREDIT A&H
BY STATE

Business Written in the State of	# of Companies Reporting Net Written Premiums for Credit Insurance					Net Written Premiums \$				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Alabama	19	17	20	20	24	23,639,527	20,306,190	23,306,328	21,646,730	21,554,532
Alaska	10	10	10	10	14	82,126	80,924	105,564	166,700	280,111
Arizona	18	18	19	19	22	3,837,667	2,938,443	3,828,950	2,655,011	2,643,064
Arkansas	16	17	17	19	22	1,286,127	1,243,995	1,438,777	1,803,102	1,851,437
California	14	14	14	14	16	5,242,320	5,649,909	7,298,234	7,729,914	10,925,663
Colorado	16	17	20	21	23	4,107,618	3,616,911	4,576,764	4,286,337	3,880,149
Connecticut	11	12	13	14	17	2,844,072	3,375,309	4,121,079	4,748,093	5,310,842
Delaware	11	12	13	15	18	1,071,048	846,079	1,139,957	955,016	1,041,194
District Of Columbia	6	6	7	8	11	736,234	886,201	1,152,299	1,434,126	1,632,051
Florida	16	16	17	18	21	40,341,655	37,976,366	45,345,810	41,978,794	39,849,393
Georgia	22	20	25	23	28	49,421,500	43,812,087	56,024,747	52,745,198	49,245,444
Guam	4	5	6	6	5	147,077	156,641	147,163	179,660	255,753
Hawaii	12	12	12	12	13	6,234,732	6,251,495	7,392,614	7,106,559	7,242,133
Idaho	17	16	17	18	21	5,916,757	6,266,066	7,149,509	7,427,056	7,265,979
Illinois	22	22	23	25	27	14,166,127	22,382,968	28,361,846	27,399,823	29,251,661
Indiana	20	20	23	24	26	11,237,886	10,090,075	16,059,546	15,358,812	15,862,099
Iowa	18	19	20	21	24	9,978,214	9,055,208	10,413,184	11,265,540	12,383,526
Kansas	16	21	22	24	25	10,283,100	10,557,800	10,942,360	11,362,838	11,522,710
Kentucky	13	14	17	18	19	19,039,529	17,386,894	23,528,158	21,592,871	22,661,080
Louisiana	21	22	22	22	26	33,602,796	31,019,572	36,595,993	35,076,166	33,586,052
Maine	13	13	14	14	18	2,957,458	3,243,910	3,563,650	3,736,225	4,297,869
Maryland	16	15	17	16	20	6,499,419	6,146,356	7,394,948	6,548,727	7,391,247
Massachusetts	10	10	10	13	15	1,822,483	2,285,953	2,904,192	3,154,103	3,610,669
Michigan	20	23	25	25	27	34,924,022	33,866,011	37,111,375	35,946,970	34,402,027
Minnesota	16	16	17	19	20	6,260,896	7,085,508	7,781,131	7,868,750	8,361,190
Mississippi	17	17	18	19	22	25,483,638	22,290,348	26,376,308	25,028,512	23,108,737
Missouri	19	20	23	25	31	9,827,056	8,876,807	10,995,178	10,202,607	10,307,519
Montana	16	14	14	14	17	1,105,757	1,213,144	1,772,117	1,871,281	1,795,364
Nebraska	18	18	18	20	23	1,878,090	2,115,330	2,608,177	2,820,844	3,424,300
Nevada	15	15	16	14	17	1,213,219	931,245	1,560,174	1,634,854	1,231,213
New Hampshire	12	12	11	13	15	10,904,997	10,794,489	10,749,275	10,694,603	10,051,839
New Jersey	13	13	14	14	17	5,299,460	4,383,506	6,593,031	5,920,840	5,570,796
New Mexico	16	19	19	22	24	4,004,006	3,997,520	5,234,371	5,185,470	6,289,527
New York	10	11	11	12	15	42,834,328	43,385,640	50,451,024	48,299,054	49,848,874
North Carolina	17	17	18	19	22	39,989,112	36,658,001	47,237,968	43,565,492	39,324,506
North Dakota	12	12	14	16	17	3,091,263	3,237,068	3,929,027	3,767,592	3,890,236
Northern Mariana Islands	2	2	2	2	3	40,898	51,349	48,878	86,849	131,404
Ohio	22	21	23	26	29	19,114,995	17,991,829	24,620,647	21,196,714	21,584,548
Oklahoma	20	21	20	20	25	4,928,239	3,866,212	6,286,722	5,905,982	5,948,790

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums - By State

CREDIT A&H
 BY STATE

Business Written in the State of	# of Companies Reporting Net Written Premiums for Credit Insurance					Net Written Premiums \$				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Oregon	16	18	19	19	21	3,655,769	3,490,364	5,143,443	5,294,542	5,134,396
Pennsylvania	18	20	20	23	26	19,972,250	20,050,988	28,742,139	25,217,756	25,110,974
Puerto Rico	6	6	7	8	8	4,270,393	2,979,876	6,405,861	5,376,712	4,818,015
Rhode Island	6	7	7	7	9	209,164	282,391	423,040	522,264	619,294
South Carolina	14	15	17	15	19	24,305,699	21,542,227	26,628,874	23,245,538	23,562,453
South Dakota	15	14	14	17	20	3,188,199	3,069,870	3,346,438	3,779,559	4,023,790
Tennessee	21	22	21	21	28	22,754,071	21,610,413	27,597,789	27,681,915	25,803,584
Texas	20	19	21	25	27	108,077,101	96,919,657	112,714,206	110,092,310	108,833,867
US Virgin Islands	2	2	2	3	4	157,213	185,215	225,030	252,550	223,119
Utah		16	17	19	23		8,369,073	8,958,036	8,941,072	4,053,218

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2021 CREDIT EXPERIENCE REPORT
Net Written Premiums - By State

CREDIT A&H
BY STATE

Net Written Premiums
% Change

% of Total Net Written Premiums

2021 CREDIT EXPERIENCE REPORT
Net Written Premiums - By State

CREDIT A&H
BY STATE

Business Written in the State of	Net Written Premiums % Change					% of Total Net Written Premiums (Market Share)				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Oregon	4.74	-32.14	-2.85	3.12	-1.65	0.53	0.53	0.64	0.69	0.67
Pennsylvania	-0.39	-30.24	13.98	0.43	-4.33	2.89	3.06	3.55	3.27	3.26
Puerto Rico	43.31	-53.48	19.14	11.60	-14.42	0.62	0.45	0.79	0.70	0.63
Rhode Island	-25.93	-33.25	-19.00	-15.67	-5.12	0.03	0.04	0.05	0.07	0.08
South Carolina	12.83	-19.10	14.55	-1.35	5.31	3.51	3.29	3.29	3.02	3.06
South Dakota	3.85	-8.26	-11.46	-6.07	-8.77	0.46	0.47	0.41	0.49	0.52
Tennessee	5.29	-21.70	-0.30	7.28	4.95	3.29	3.30	3.41	3.59	3.35
Texas	11.51	-14.01	2.38	1.16	-2.26	15.61	14.79	13.94	14.28	14.13
US Virgin Islands	-15.12	-17.69	-10.90	13.19	-33.49	0.02	0.03	0.03	0.03	0.03
Utah	-4.58	-6.57	0.46	-3.86	-9.85	1.15	1.28	1.11	1.16	1.20
Vermont	-22.08	-16.90	-6.91	5.73	-0.66	0.11	0.15	0.15	0.17	0.16
Virginia	9.79	-30.46	-3.12	-0.11	-2.51	2.08	2.00	2.33	2.52	2.53
Washington	19.43	-43.60	25.37	-6.09	5.61	0.59	0.52	0.75	0.63	0.67
West Virginia	6.55	-20.75	23.68	2.34	1.19	0.61	0.61	0.62	0.53	0.51
Wisconsin	-3.37	-17.41	5.15	-26.83	-6.82	1.17	1.28	1.25	1.25	1.71
Wyoming	1.84	-48.73	19.23	-15.26	10.35	0.09	0.09	0.15	0.13	0.15
Total	5.63	-18.98	4.90	0.08	-2.01	100.00	100.00	100.00	100.00	100.00

TABLE 1- CREDIT INSURANCE REGULATORY PROVISIONS

Table 1
 CREDIT INSURANCE REGULATORY PROVISIONS
 As of July 2022

STATE	Minimum Loss Ratio Std.	Prima Facie Life Rates (a)	Prima Facie A&H Rates (b)	Limits on Compensation
Alabama		<p>a. If the premiums are paid on the monthly basis, \$1.23 per month per \$1,000 of the outstanding insured indebtedness.</p> <p>b. If the premiums are paid on a single premium basis, the summation of the monthly premiums calculated in accordance with (a) above.</p> <p>c. For single payment consumer credit contracts, \$1.60 per \$100 per annum based on the total of paymen</p>		

Table 1
 CREDIT INSURANCE REGULATORY PROVISIONS
 As of July 2022

STATE	Minimum Loss Ratio Std.	Prima Facie Life Rates (a)	Prima Facie A&H Rates (b)	Limits on Compensation
Colorado	Ratio of incurred losses to earned premiums			

Table 1
CREDIT INSURANCE REGULATORY PROVISIONS
As of July 2022

STATE	Minimum Loss Ratio Std.	Prima Facie Life Rates (a)	Prima Facie A&H Rates (b)	Limits on Compensation
Idaho	50%	\$.86/month/\$1,000 Decreasing term life: \$.54 per year per \$100 Level term life: \$1.00 per year per \$100 Joint coverage at 165% of specified single life rate	\$.40 - \$6.70 based on the number of months indebtedness is repayable	
Illinois	50% A&H only	\$.47	\$1.15 - \$3.00	
Indiana	55% life; 55% A&H	\$.81/\$1,000 (monthly outstanding balance)	\$.77 - \$1.50 (r)	40% of the net written prima facie premium of which not more than 33% of net written prima facie premium may be paid to a creditor.
Iowa	50%	\$.45	\$.66 - \$1.81 (c)	
Kansas	50% life; 50% A&H	Decreasing term life: \$.65 per hundred per annum; joint life: not to exceed one and two thirds of the appropriate single life rate; level term life: \$1.20 per hundred per annum; monthly outstanding balance: \$1.00 per month per \$1,000 of insurance.	Regulation: 40 5 107	
Kentucky		(i)		

Table

Table 1

Table 1

CREDIT INSURANCE REGULATORY PROVISIONS

As of

Table 1
 CREDIT INSURANCE REGULATORY PROVISIONS
 As of July 2022

STATE	Minimum Loss Ratio Std.	Prima Facie Life Rates (a)	Prima Facie A&H Rates (b)	Limits on Compensation
Rhode Island	60%	\$.66 (single) and \$1.05 (joint) (per \$1,000 monthly outstanding balance) Single premium calculated by formula based on monthly rates (u)	\$.90 - \$3.50 for single premium;	

Table 1
CREDIT INSURANCE REGULATORY PROVISIONS
As of July 2022

NOTES FOR
CREDIT INSURANCE REGULATORY PROVISIONS

- (a) Single Premium rate per \$100 indebtedness for single life coverage on a loan repayable in substantially equal payments over a period of twelve months.
- (b) Range of rates given represents the single premium prima facie rates for the following types of coverage: 30 day non retroactive, 30 day retroactive, 14 day non retroactive, 14 day retroactive, and seven day retroactive elimination periods, for loan duration period of 12 months.
- (c) No seven day retroactive elimination period available.
- (d) Fourteen day non retroactive and 30 day non retroactive not available.
- (e)
- (f) Michigan does not have minimum loss ratios. However, in order for a company to file a deviation, a company must have a loss ratio in excess of 60%.
- (g) Rates do not reflect 7 day elimination period. This 60% deviation, s file

Table 1

CREDIT INSURANCE REGULATORY PROVISIONS

As of July 2022

electing to deviate from the presumptive rate to file with the commissioner, for informational purposes, rates that are within +/-30% of the presumptive rates. Rates that deviate by more than +/- 30% of the presumptive rates must be filed with the commissioner for approval.

- (r) Range of rates given represents the single premium prima facie rates for the following types of coverage: 30 day non retroactive, 30 day retroactive, 60 day non retroactive, 60 day retroactive, 90 day non retroactive, 90 day retroactive, 120 day non retroactive, 120 day retroactive, 180 day non retroactive, 180 day retroactive, 240 day non retroactive, 240 day retroactive, 360 day non retroactive, 360 day retroactive. Minnesota: Effective Jan. 1, 2010, the prima facie rates for credit A&H insurance were reduced 28%, and the standard benefits were enriched
- (s) Class of Business E consists of dealers, including auto and truck, other dealers, and retail stores.
- (t) Minnesota: Effective Jan. 1, 2010, the prima facie rates for credit A&H insurance were reduced 28%, and the standard benefits were enriched