

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

2022

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

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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:

- Three-Year and Five-Year Aggregated Loss Ratio
- Three-Year and Five-Year Aggregated Loss Ratio at Prima Facie Rates
- Annual Incurred Claims (2021, 2020, 2019, 2018, and 2017)
- Actual Calendar Year Loss Ratios (2021, 2020, 2019, 2018, and 2017)
- Calendar Year Loss Ratios at Prima Facie Rates (2021, 2020, 2019, 2018, and 2017)

Loss ratios are calculated by dividing incurred losses by earned premiums. Throughout the report, actual earned premiums were substituted for earned premiums at prima facie rates when the latter were reported as zero.

The **Earned Premiums Countrywide by Company** reports list all insurers by amount of earned premium and provide data that were used to compute the loss ratios contained in the Annual Incurred Claims Reports. The **Earned Premiums by State** reports list information by state in alphabetical order. The following data are provided:

- State of Domicile (*Countrywide Report Only*)
- Business Type: L=Life and P=Property/Casualty (*Countrywide Report Only*)
- Number of Companies Reporting “Net Written Premiums” for Credit Insurance (2021, 2020, 2019, 2018, and 2017) (*By State Report Only*)
- Direct Earned Premiums (2021, 2020, 2019, 2018, and 2017)
- Earned Premium at Prima Facie Rates (2021, 2020, 2019, 2018, and 2017)

The **Net Written Premiums Countrywide by Company** reports list all insurers by amount of net premiums written. The **Net Written Premiums by State** reports list information by state in alphabetical order. The following data are provided:

- State of Domicile (*Countrywide Report Only*)
- Business Type: L=Life and P=Property/Casualty (*Countrywide Report Only*)
- Number of Companies Reporting “Net Written Premiums” for Credit Insurance (2021, 2020, 2019, 2018, and 2017) (*By State Report Only*)
- Net Written Premiums (2021, 2020, 2019, 2018, and 2017)
- Net Written Premiums Annual Percentage Change (2021, 2020, 2019, 2018, and 2017)
- Percent of Total Net Written Premiums—*Market Share* (2021, 2020, 2019, 2018, and 2017)

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 magnitude, errors can occur. Consequently, the NAIC makes no representations or warranties with respect to the accuracy of the data and statistics in this report.

Please send any question regarding this report to researchrequest@naic.org. Links to this report or other NAIC reports can be found on the NAIC website at: [NAIC Publications](#).

Credit Life Insurance and Credit Accident & Health Insurance Experience

2012–2021*

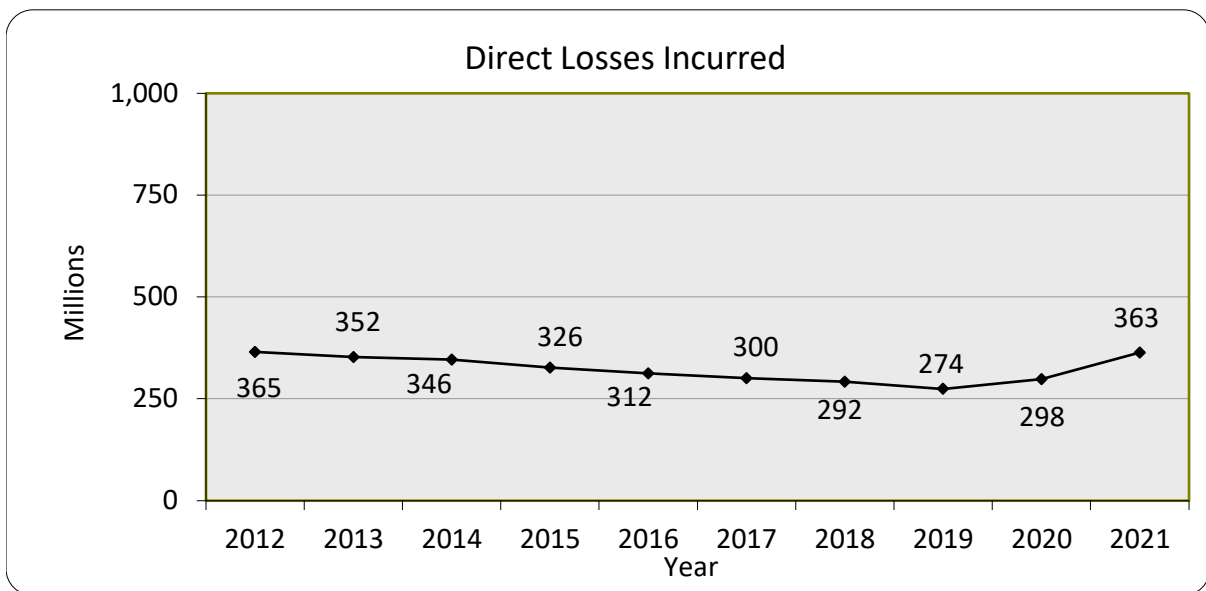
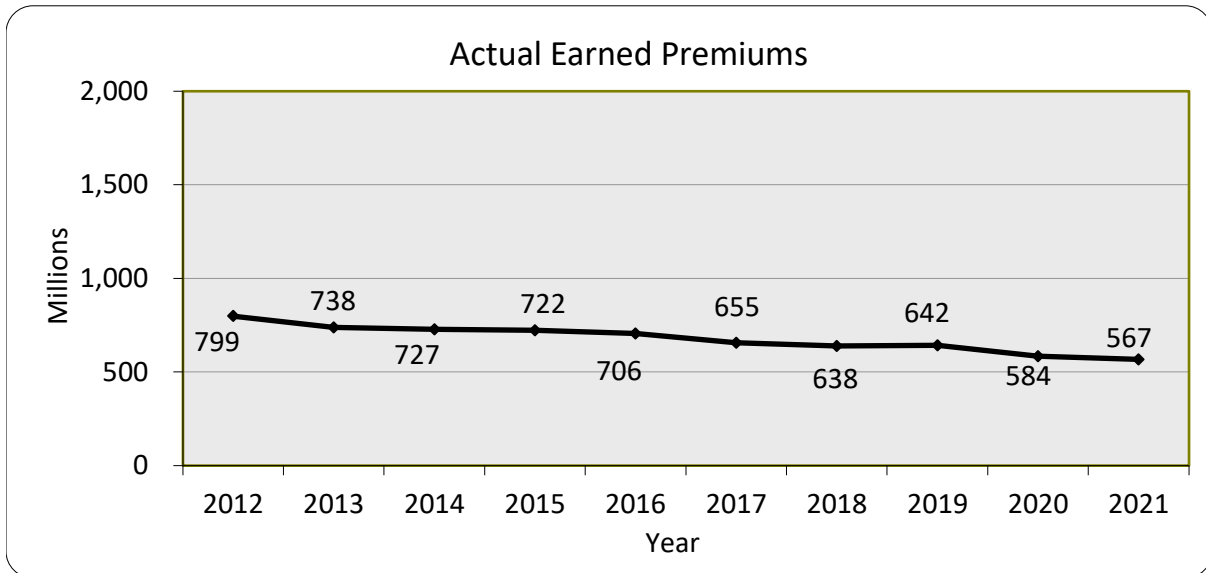
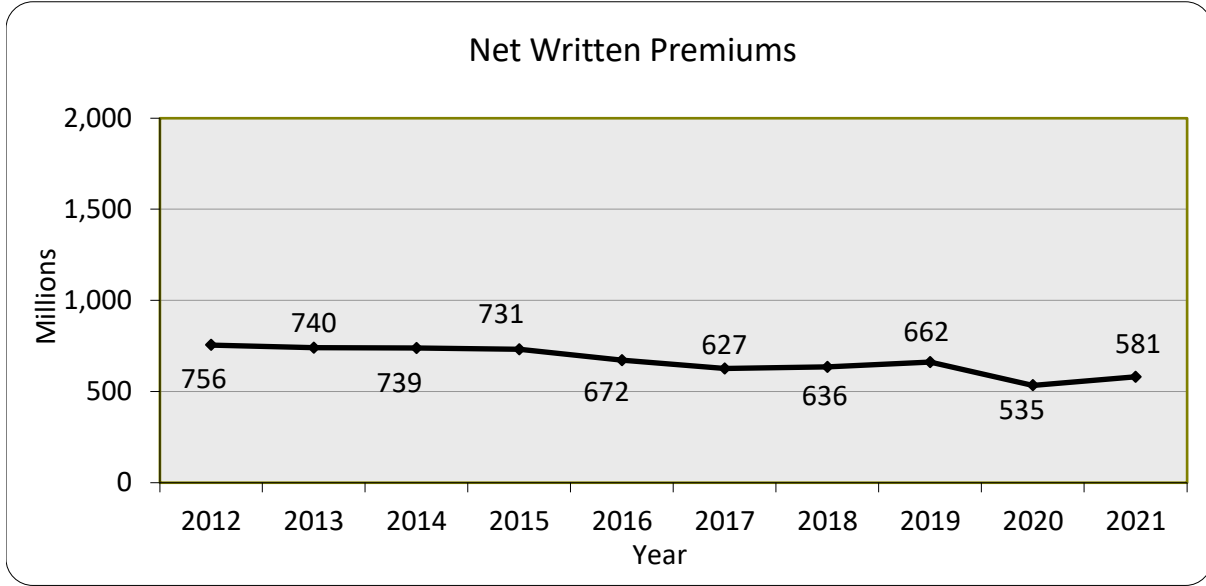
(Dollars in 000s)

	Net Written Premiums	Actual Earned Premiums	Direct Losses Incurred	Loss Ratio (%)
Credit Life				
2012	756,054	799,020	365,302	45.72%
2013	740,184	738,353	352,190	47.70%
2014	738,758	726,912	345,629	47.55%
2015	731,494	722,012	326,421	45.21%
2016	671,891	704,773	312,016	44.27%
2017	627,490	654,925	299,557	45.74%
2018	635,552	637,715	291,506	45.71%
2019	661,581	642,365	274,304	42.70%
2020	534,885	583,929	297,615	50.97%
2021	581,469	566,604	362,629	64.00%
2012–2021 Avg.	<u>667,936</u>	<u>677,661</u>	<u>322,717</u>	<u>47.62%</u>
Credit Accident & Health				
2012	884,808	896,381	369,656	41.24%
2013	892,141	870,143	319,516	36.72%
2014	884,581	878,034	306,677	34.93%
2015	851,112	865,776	292,953	33.84%
2016	786,139	839,012	271,806	32.40%
2017	770,357	799,672	253,025	31.64%
2018	770,987	764,651	250,390	32.75%
2019	808,760	749,943	229,644	30.62%
2020	665,285	707,986	209,100	29.53%
2021	692,155	676,847	177,694	26.25%
2012–2021 Avg.	<u>800,633</u>	<u>804,845</u>	<u>268,046</u>	<u>33.30%</u>

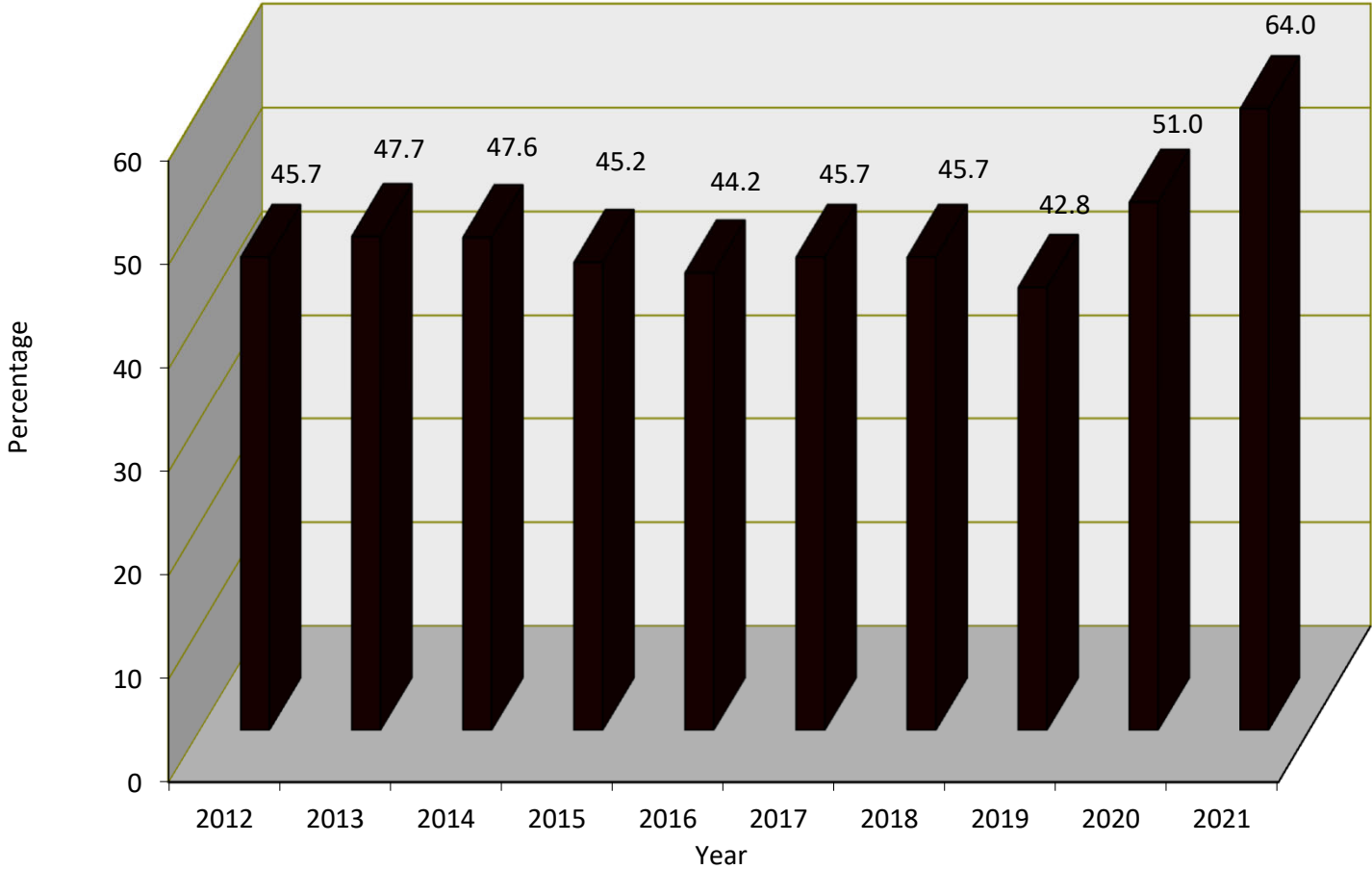
* Results may vary from prior-year reports due to new or revised filings.

Loss Ratio = Direct Losses Incurred ÷ Actual Earned Premium

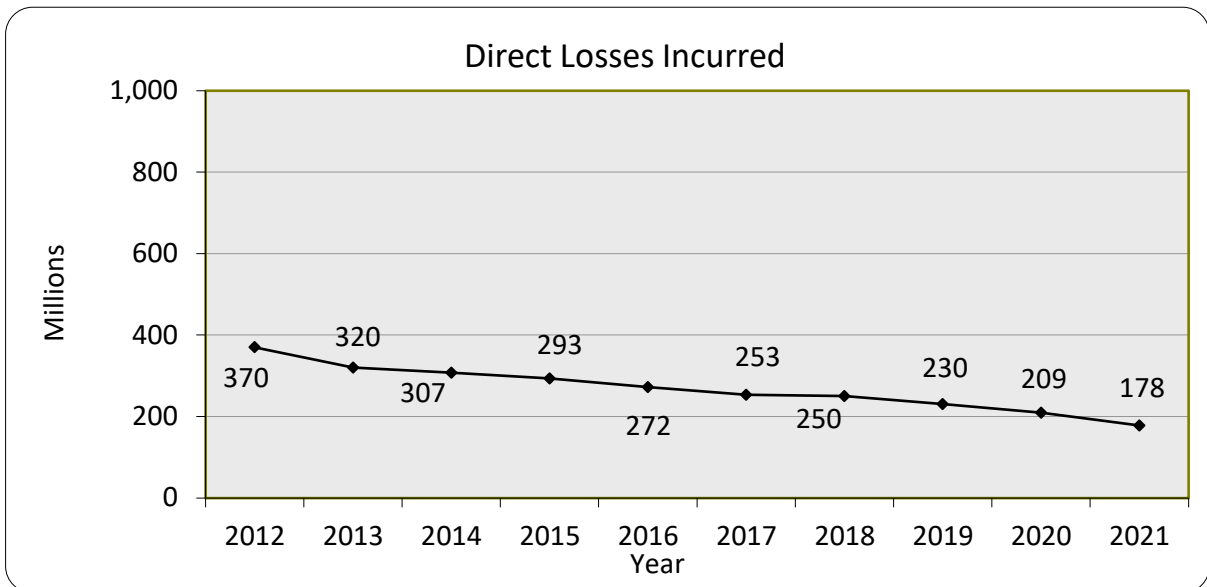
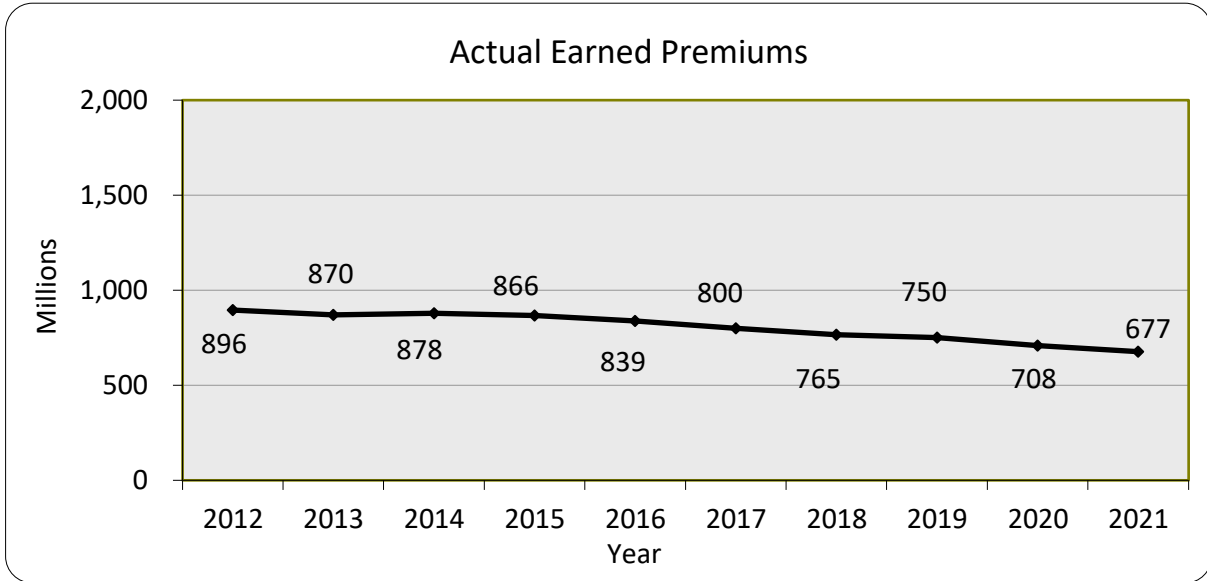
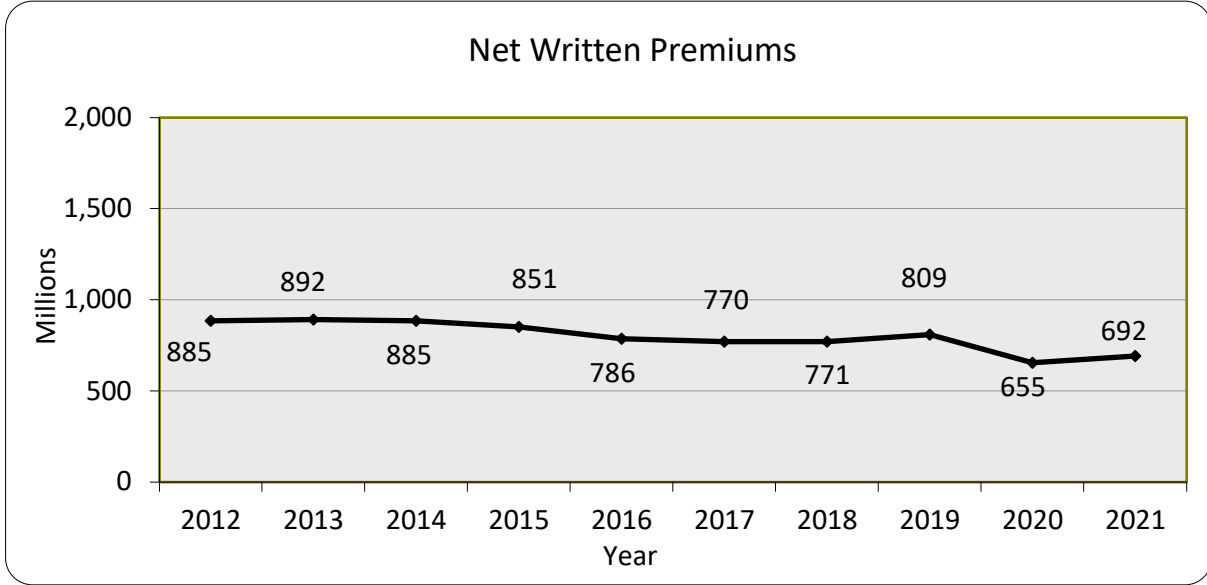
Credit Life Insurance Experience Trend 2012 - 2021



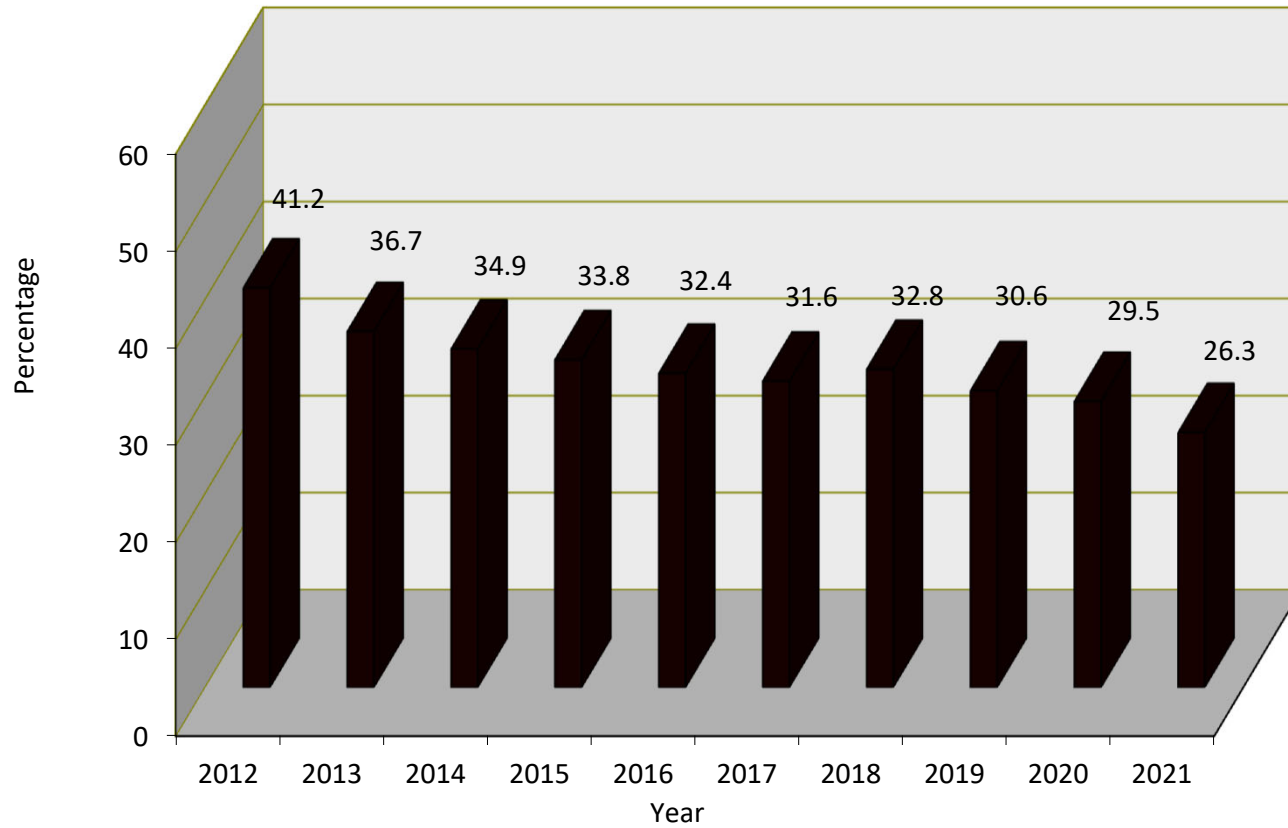
Credit Life Insurance Experience
Loss Ratios
2012 - 2021



Credit A & H Insurance Experience Trend 2012 - 2021



Credit A&H Insurance Experience
Loss Ratios
2012 - 2021



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	234,849	161,395	350,781	1,005,556	2,122,023
60041	UNIVERSAL LIFE INS CO	13.03	13.03	8.13	8.13	212,502	0	449,265	601,644	661,619
62650	Delta Life Ins Co	91.04	91.04	103.79	103.79	199,424	215,839	123,335	167,522	183,880
71463	CICA Life Ins Co of Amer	12.98	12.98	15.64	15.64	109,639	39,464	22,309	10,155	61,510

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
86118	Arkansas Bankers Life Ins Co	10.11	10.11	-3.64	-3.64	0	-28,662	-21,381	140,185	212,189
61492	Athene Annuity & Life Assur Co	-1.39	-1.39	0.00	0.00	0	0	0	-18	-12
62383	Bestow Life Ins Co	22.24	22.24	NR	NR	0	0	0	28,843	-4,252
61476	Boston Mut Life Ins Co	0.00	0.00	NR	NR	0	0	0	0	0
94447	Century Life Ass Co	NR	NR	NR	NR	0	0	0	0	0
62553	Country Life Ins Co	21.98	17.03	13.56	10.57	0	374	2,080	2,456	2,109
85090	Dearborn Natl Life Ins Co of NY	NR	NR	NR	NR	0	0	0	0	0
62928	EMC Natl Life Co	0.00	0.00	0.00	0.00	0	0	0	0	0
89087	Enterprise Life Ins Co	NR	NR	NR	NR	0	0	0	0	0
71870	Fidelity Security Life Ins Co	-47.32	-29.03	-597.57	-216.69	0	0	-26,592	-13,900	22,105
93521	Granular Ins Co	326.63	326.63	567.44	567.44	0	-105,000	221,348	18,496	234,244
71480	Great Western Ins Co	0.00	0.00	0.00	0.00	0	0	0	0	0
75612	Gulf States Life Ins Co	NR	NR	NR	NR	0	0	0	0	0
92274	Landcar Life Ins Co	10.40	217.50	-5.11	-9.20	0	0	-475	16,345	11,533
71323	Langhorne Reins AZ Ltd	2.04	2.04	NR	NR	0	0	0	0	13,926
65560	Life Protection Ins Co	NR	NR	NR	NR	0	0	0	0	0
99724	LifeShield Natl Ins Co	NR	NR	NR	NR	0	0	0	0	0
61409	National Benefit Life Ins Co	-264.92	-264.86	NR	NR	0	0	-9,200	-17	7,887
67261	Old Republic Life Ins Co	NR	NR	NR	NR	0	0	0	0	0

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
88080	Omaha Hlth Ins Co	0.00	0.00	NR	NR	0	0	0	0	0
93815	Pacific Century Life Ins Corp	69.35	69.35	56.41	56.41	0	0	5,744	7,525	0
71099	Parker Centennial Assur Co	-11.63	-11.63	NR	NR	0	0	0	-2	-3
68241	Prudential Ins Co Of Amer	NR	NR	NR	NR	0	0	0	0	0
71390	Puritan Life Ins Co of Amer	-10.32	-10.35	0.65	0.65	0	0	56	-5,000	-1,884
77151	Service Life & Cas Ins Co	NR	NR	NR	NR	0	0	0	0	0
65757	Shelter Life Ins Co	4,912.20	4,912.20	30,091.76	30,091.76	0	15,578	10,000	15,000	31,484
98868	Sheridan Life Ins Co	0.00	0.00	0.00	0.00	0	0	0	0	0
74365	Southern Pioneer Life Ins Co	31.85	31.85	NR	NR	0	0	0	0	430,083
91448	Southwest Credit Life Inc	514.21	514.21	NR	NR	0	0	0	-2,500	7,277
69094	State Farm Life & Accident Asr Co	0.00	0.00	NR	NR	0	0	0	0	0
69108	State Farm Life Ins Co	NR	0.00	NR	NR	0	0	0	0	0
70435	The Savings Bank Mut Life Ins Co of	5.45	4.44	0.00	0.00	0	0	0	1,722	0
69477	Time Ins Co	NR	NR	NR	NR	0	0	0	0	-1
69523	Trans Oceanic Life Ins Co	0.00	0.00	0.00	0.00	0	0	0	0	0
10952	Transamerica Cas Ins Co	NR	NR	NR	NR	0	0	0	0	0
66281	Transamerica Premier Life Ins Co	44.51	29.08	72.55	61.20	0	0	841,939	690,263	1,450,249
81477	Union Security Life Ins Co of NY	17.04	10.50	NR	NR	0	0	0	1,470	87,425
87645	United Fidelity Life Ins Co	0.00	0.00	0.00	0.00	0	0	0	0	0
62235	Unum Life Ins Co Of Amer	NR	NR	NR	NR	0	0	0	0	0
69663	USAA Life Ins Co	-9.80	-9.80	NR	NR	0	0	0	-3	-2
68632	Vantis Life Ins Co	0.00	0.00	0.00	0.00	0	0	0	0	0
93650	Versant Life Ins Co	NR	NR	NR	NR	0	0	0	0	0
71455	Arch Life Ins Co of Amer	43.10	43.32	83.64	83.47	-23	-79	43,282	130,600	423,277
66087	Mid West Natl Life Ins Co Of TN	-3.47	-3.47	-4.18	-4.18	-79	0	-6	-26	-48
60895	American United Life Ins Co	147.38	146.91	254.71	255.60	-293	20,236	43,945	51,049	19,588
81779	Individual Assur Co Life Hlth & Acc	33.91	33.89	36.48	36.46	-2,362	85,758	79,959	245,904	476,253
65838	John Hancock Life Ins Co USA	NR	NR	NR	NR	-13,730	-12,678	-11,707	-10,810	-33,520
70106	United States Life Ins Co in the Cit	-41.85	-37.27	-159.88	-113.04	-13,908	-328,555	-1,565	259,956	-180,522
101	COMPANIES IN REPORT - COUNTRYWIDE	49.44	46.25	52.12	49.08	362,629,175	297,615,156	274,303,587	291,505,727	299,557,360

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
67628	Pekin Life Ins Co	36.09	42.27	32.71	37.08	33.24	48.40	40.30	29.40	33.32	33.33
60242	Southern Financial Life Ins Co	68.22	58.74	54.76	59.37	56.48	68.22	58.74	54.76	59.37	56.48
93742	Securian Life Ins Co	73.74	61.13	50.05	61.11	55.92	66.38	55.43	45.59	57.10	50.12
99538	SWBC Life Ins Co	65.42	36.31	26.37	25.43	32.04	69.04	38.84	26.35	25.26	30.86
68136	Protective Life Ins Co	44.26	28.68	17.86	21.60	19.21	44.58	32.46	20.16	24.26	21.47
76007	Old United Life Ins Co	25.89	NR	11.87	9.25	30.63	27.74	NR	12.57	9.84	32.62
60244	Kentucky Home Life Ins Co	60.30	50.82	23.61	16.23	39.14	60.30	50.82	23.61	16.23	39.14
70548	Wichita Natl Life Ins Co	44.39	21.58	5.23	28.58	26.51	44.39	21.58	5.23	28.58	26.51
65951	Merit Life Ins Co	144.84	98.64	78.49	74.02	62.46	150.11	102.74	81.64	78.60	66.53
60275	American Bankers Life Assur Co Of	81.17	48.73	49.53	58.56	42.72	77.79	47.53	48.12	55.80	39.52
93777	Pavonia Life Ins Co of MI	116.82	72.69	86.28	57.19	81.46	138.56	88.18	111.54	71.81	110.23
60836	American Republic Ins Co	66.80	38.78	30.67	47.13	28.50	66.83	38.83	30.80	47.45	28.46
73156	Caribbean Amer Life Assur Co	6.93	25.76	26.34	35.66	22.85	6.96	25.77	26.34	35.66	22.85
65480	Old Spartan Life Ins Co Inc	114.63	90.24	67.54	71.60	70.11	114.63	90.24	67.54	71.60	70.11
77690	Trans City Life Ins Co	36.20	39.62	-4.34	23.87	17.68	36.20	39.62	-4.34	23.87	17.68
86231	Transamerica Life Ins Co	74.60	50.40	21.16	61.30	39.89	64.00	43.05	17.65	51.85	28.94
80020	Mountain Life Ins Co	33.00	29.66	20.83	19.07	27.08	33.00	29.66	20.84	19.08	27.08
64904	Investors Heritage Life Ins Co	54.21	38.32	21.48	24.44	30.60	54.21	38.32	21.48	24.44	30.65
70688	Transamerica Financial Life Ins Co	102.12	107.82	52.90	160.29	71.97	48.75	109.29	54.51	49.48	27.42
77054	MAPFRE Life Ins Co of PR	36.62	16.27	12.81	8.23	12.70	NR	37.87	12.82	10.59	12.70
83992	Foundation Life Ins Co Of AR	51.89	46.47	63.81	14.47	NR	51.89	46.47	63.81	14.47	NR
63126	American Nat Life Ins Co of NY	42.22	62.38	85.75	114.61	NR	42.22	62.38	85.75	68.06	NR
60488	American Gen Life Ins Co	155.91	106.51	134.08	104.52	127.77	195.49	97.14	134.18	104.58	127.10
60041	UNIVERSAL LIFE INS CO	4.96	NR	11.66	18.05	20.04	4.96	NR	11.66	18.05	20.04
62650	Delta Life Ins Co	129.81	125.62	63.75	73.06	80.18	129.81	125.62	63.75	73.06	80.18
71463	CICA Life Ins Co of Amer	31.46	10.98	5.74	2.65	15.67	31.46	10.98	5.74	2.65	15.67

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
79340	Pavonia Life Ins Co NY	97.50	28.41	124.75	22.79	206.09	18.05	29.14	129.55	23.91	308.42
74233	First Natl Life Ins Co Of USA	33.49	45.67	27.71	48.92	59.18	33.49	45.67	27.77	49.48	61.30
72087	Multinational Life Ins Co	31.09	26.72	33.74	34.73	53.28	31.09	26.72	33.74	34.73	53.28
75094	Life Ins Co Of LA	41.28	21.77	60.84	84.23	41.51	41.28	21.77	60.43	83.65	40.41
74470	Rush Life Ins Co	29.02	36.69	18.72	14.25	NR	29.02	36.69	18.72	14.25	NR
88536	Protective Life & Annuity Ins Co	66.09	103.09	32.14	82.80	16.69	64.47	73.75	23.13	60.82	12.68
15940	Assurity Life Ins Co of NY	29.04	100.70	63.16	41.53	57.71	6.77	23.47	16.81	9.01	13.65
77976	Gulf Guar Life Ins Co	4.16	24.98	20.89	25.44	22.54	3.46	21.54	18.05	22.11	19.21
60246	Netcare Life & Hlth Ins Co	17.56	-0.43	30.82	38.75	3.51	17.56	-0.43	30.82	38.75	3.51
73989	Mililani Life Ins Co Ltd	13.45	154.26	2.53	29.59	NR	13.45	154.26	2.53	29.59	NR
85677	Life Assur Co Inc	4.81	24.14	19.25	19.32	13.79	5.70	29.34	23.60	23.64	16.85
64211	Guarantee Trust Life Ins Co	10.45	21.55	26.76	28.18	33.59	10.45	21.55	26.76	28.18	33.59
79049	Alfa Life Ins Corp	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
60534	American Heritage Life Ins Co	NR	NR	NR	155.43	68.00	NR	NR	NR	155.43	68.00
65811	American Modern Life Ins Co	NR	NR	NR	NR	66.36	NR	NR	NR	NR	65.41
13762	American Natl Lif Ins Co of NY	NR	NR	NR	NR	50.93	NR	NR	NR	NR	49.10
92649	American Underwriters Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
86118	Arkansas Bankers Life Ins Co	NR	-4.39	-2.96	17.61	25.87	NR	-4.39	-2.96	17.61	25.87
61492	Athene Annuity & Life Assur Co	0.00	0.00	0.00	-3.01	-1.32	0.00	0.00	0.00	-3.01	-1.32
62383	Bestow Life Ins Co	NR	NR	NR	115.14	-4.97	NR	NR	NR	115.13	-4.97
61476	Boston Mut Life Ins Co	NR	NR	NR	NR	0.00	NR	NR	NR	NR	0.00
94447	Century Life Ass Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
62553	Country Life Ins Co	0.00	6.13	33.14	37.16	29.17	0.00	4.80	25.89	28.60	22.44
85090	Dearborn Natl Life Ins Co of NY	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
62928	EMC Natl Life Co	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89087	Enterprise Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
71870	Fidelity Security Life Ins Co	0.00	0.00	-1,078.78	-176.89	83.27	0.00	0.00	-390.03	-95.21	60.61
93521	Granular Ins Co	NR	NR	1,079.54	67.76	359.27	NR	NR	1,079.54	67.76	359.27
71480	Great Western Ins Co	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75612	Gulf States Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
92274	Landcar Life Ins Co	NR	NR	-5.11	25.91	6.03	NR	NR	-9.20	252.16	1,208.91
71323	Langhome Reins AZ Ltd	NR	NR	NR	NR	2.04	NR	NR	NR	NR	2.04
65560	Life Protection Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
99724	LifeShield Natl Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
61409	National Benefit Life Ins Co	NR	NR	NR	-73.91	1,647.01	NR	NR	NR	-73.91	1,646.63
67261	Old Republic Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR

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
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
Guam	22.32	22.32	22.81	22.81	775,427	366,063	568,800	690,586	805,124
Hawaii	35.62	30.91	34.27	29.21	1,051,533	755,138	1,352,544	1,032,395	1,255,345
Idaho	35.65	30.02	35.93	30.23	1,854,007	995,882	1,640,398	1,850,011	1,649,460
Illinois	45.90	45.18	49.61	48.13	7,285,281	8,156,608	7,551,076	7,258,697	8,898,375
Indiana	63.56	67.16	62.67	68.00	8,852,455	7,690,219	7,871,526	8,379,946	8,376,566
Iowa	36.79	36.45	39.11	38.03	2,135,169	2,897,477	2,524,046	2,811,026	2,837,471
Kansas	40.31	28.51	39.95	28.03	3,845,282	3,191,647	3,525,060	4,230,957	3,837,555
Kentucky	52.20	48.35	53.15	50.76	9,863,658	8,989,610	8,164,682	9,011,885	8,821,162
Louisiana	31.47	24.67	32.28	26.23	14,086,335	12,195,472	9,738,240	10,520,805	9,531,692
Maine	77.00	73.17	77.89	74.89	1,786,687	1,236,917	1,544,627	1,757,634	1,976,201
Maryland	57.86	37.15	59.11	41.26	3,539,234	3,635,943	3,165,932	3,190,531	3,885,648
Massachusetts	32.51	28.17	34.07	29.19	410,020	397,821	474,389	544,535	605,260
Michigan	48.81	44.72	48.92	46.24	15,615,392	14,332,559	12,043,200	13,500,490	13,907,199
Minnesota	57.77	59.18	59.17	60.76	3,607,223	2,382,665	2,841,924	2,515,056	3,984,121
Mississippi	42.73	36.66	43.63	37.60	13,409,600	11,792,700	9,449,670	9,555,180	9,599,966
Missouri	52.44	57.71	52.59	57.05	7,153,905	6,785,390	6,744,547	8,024,025	8,510,494
Montana	48.46	49.45	53.94	57.01	516,466	590,643	651,824	584,332	585,727
Nebraska	32.83	33.17	29.70	29.74	467,426	570,338	615,572	1,024,889	1,072,409
Nevada	47.66	46.52	39.24	38.22	386,523	191,840	326,789	471,745	476,035
New Hampshire	51.53	27.18	61.36	32.34	1,987,284	1,637,493	1,926,837	2,043,205	1,687,455
New Jersey	52.19	51.19	58.60	57.70	1,598,631	1,819,486	1,291,078	1,330,432	1,599,813
New Mexico	58.38	65.77	66.46	75.73	3,700,474	3,151,062	2,529,783	2,549,776	3,008,443
New York	64.06	49.99	64.71	51.50	15,563,879	14,070,363	14,597,252	15,527,397	14,945,828
North Carolina	63.69	62.56	67.18	66.25	23,234,171	17,448,256	15,970,918	14,766,822	15,383,024
North Dakota	45.73	44.93	48.09	47.48	1,422,899	1,441,213	1,730,077	1,615,883	1,641,309
Northern Mariana Islands	NR	NR	NR	NR	17,828	-24,459	274,179	112,268	64,930
Ohio	58.43	54.19	61.79	56.70	11,752,360	9,184,466	8,796,160	9,371,074	8,692,970

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
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	50,754,701	37,098,440	31,232,466	32,598,922	34,098,757
US Virgin Islands	14.11	14.25	17.48	17.73	5,685	13,065	130,433	42,293	56,205
Utah	52.39	35.49	56.46	37.43	3,827,727	2,503,079	2,552,550	2,641,883	3,077,511
Vermont	67.25	63.41	56.68	56.26	405,183	437,525	512,538	651,448	969,242
Virginia	63.35	66.54	67.02	72.22	9,150,268	7,747,025	7,495,653	7,875,280	9,430,357
Washington	57.44	60.38	59.40	62.63	1,676,103	1,631,989	1,203,700	1,417,189	1,549,541
West Virginia	46.49	45.39	47.30	45.90	3,274,610	2,001,683	1,945,986	2,381,724	2,091,718
Wisconsin	41.21	41.03	43.28	43.26	3,389,459	3,610,073	3,196,832	3,537,224	3,759,794
Wyoming	35.72	36.38	43.60	45.88	341,003	186,981	417,458	273,350	335,663
Total	49.44	46.25	52.12	49.08	362,629,175	297,615,156	274,303,587	291,505,727	299,557,360

**2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)**

**CREDIT LIFE
BY STATE**

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
Annual Incurred Claims (Losses)**

**CREDIT LIFE
BY STATE**

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
Oklahoma	62.97	38.92	34.28	40.41	40.85	62.24	38.58	34.18	40.28	40.49
Oregon	76.12	56.47	60.49	59.65	59.24	71.39	52.94	56.56	55.64	55.59
Pennsylvania	93.32	66.19	68.07	68.91	72.32	93.41	66.08	67.96	68.69	71.76
Puerto Rico	31.21	36.46	29.94	35.27	32.74	27.65	31.62	25.77	31.14	26.92
Rhode Island	182.23	55.12	27.31	100.08	61.07	112.43	34.33	16.98	62.78	39.14
South Carolina	78.75	57.10	50.83	51.10	50.23	75.95	55.06	50.60	49.26	49.61
South Dakota	39.17	61.99	30.74	26.33	33.73	33.65	53.82	27.04	24.08	31.19
Tennessee	66.96	48.23	42.02	46.37	46.47	62.29	45.02	36.26	41.27	40.46
Texas	62.64	43.75	34.42	33.84	34.06	72.54	50.85	39.20	39.21	39.63
US Virgin Islands	2.61	4.38	38.67	10.12	11.61	2.63	4.49	39.02	10.32	11.54
Utah	76.98	47.75	46.24	45.31	48.80	50.43	31.69	30.97	31.05	34.55
Vermont	65.67	54.81	52.53	63.74	95.77	65.72	54.54	51.76	61.81	78.81
Virginia	83.80	62.86	56.99	57.08	60.36	95.81	70.54	56.60	58.43	61.19
Washington	73.96	61.88	44.71	56.13	53.47	78.73	67.82	45.10	58.09	56.53
West Virginia	65.04	39.40	37.76	48.82	41.73	62.77	38.09	36.97	48.59	40.76
Wisconsin	49.98	44.89	36.60	37.39	39.89	49.38	46.37	35.84	39.19	37.44
Wyoming	55.96	26.34	49.16	26.84	28.82	65.44	27.28	48.87	26.45	28.47
Total	64.00	50.97	42.70	45.71	45.74	60.81	48.26	39.69	42.51	42.27

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	11,796,718	12,605,829	13,583,241	13,337,764	14,011,364
79715	Cooperativa De Seguros De Vida	PR	L	10,453,065	10,364,304	10,949,049	10,519,656	9,782,526
67628	Pekin Life Ins Co	IL	L	10,371,103	8,185,234	8,069,732	8,493,276	9,752,639
61298	Bankers Life Of LA	LA	L	10,235,613	10,875,483	11,707,232	11,602,195	11,693,460
98736	American Federated Life Ins Co	MS	L	8,950,433	8,795,737	20,003,996	8,039,122	7,849,411
76007	Old United Life Ins Co	AZ	L	5,382,231	-2,102,663	6,905,858	9,206,422	4,560,304
60242	Southern Financial Life Ins Co	KY	L	5,264,880	4,325,853	4,361,446	4,137,313	3,912,198
99538	SWBC Life Ins Co	TX	L	5,159,201	5,579,403	5,853,808	6,467,547	6,076,356
93742	Securian Life Ins Co	MN	L	4,670,242	5,165,514	5,989,475	7,135,727	2,962,315
68136	Protective Life Ins Co	TN	L	4,422,660	6,590,377	8,392,219	10,453,169	12,569,122
60041	UNIVERSAL LIFE INS CO	PR	L	4,288,080	0	3,853,051	3,332,336	3,301,257
70548	Wichita Natl Life Ins Co	OK	L	2,800,915	2,950,021	3,248,265	3,448,114	3,423,788
60244	Kentucky Home Life Ins Co	KY	L	2,096,015	1,980,818	941,590	924,395	965,752
77690	Trans City Life Ins Co	AZ	L	1,741,693	1,655,496	3,699,294	1,635,117	1,584,174
80020	Mountain Life Ins Co	TN	L	1,538,338	1,573,494	1,828,829	3,517,541	2,100,132
60836	American Republic Ins Co	IA	L	1,241,704	1,440,907	1,609,340	1,742,424	1,881,947
60275	American Bankers Life Assur Co Of FL	FL	L	1,224,555	2,901,877	4,264,611	6,857,057	13,599,630
77054	MAPFRE Life Ins Co of PR	PR	L	824,427	1,732,593	3,123,798	3,269,068	3,547,104
93777	Pavonia Life Ins Co of MI	MI	L	819,744	1,197,882	1,762,341	2,273,238	3,898,789
65951	Merit Life Ins Co	TX	L	807,578	2,945,046	9,583,789	22,253,273	42,922,947
64904	Investors Heritage Life Ins Co	KY	L	757,093	1,549,633	4,296,948	3,343,774	3,864,773
86231	Transamerica Life Ins Co	IA	L	755,033	1,241,469	1,343,104	1,389,074	3,644,829
65480	Old Spartan Life Ins Co Inc	SC	L	691,718	770,045	890,169	896,897	914,602
63126	American Nat Life Ins Co of NY	NY	L	672,194	710,248	728,357	480,286	0
83992	Foundation Life Ins Co Of AR	AR	L	548,245	498,844	606,640	722,359	0
77976	Gulf Guar Life Ins Co	MS	L	460,367	1,849,364	2,130,008	2,205,817	2,276,218
71463	CICA Life Ins Co of Amer	CO	L	348,483	359,466	388,367	383,692	392,578
70688	Transamerica Financial Life Ins Co	NY	L	296,545	430,067	582,890	237,616	1,272,152
85677	Life Assur Co Inc	OK	L	284,098	642,345	1,033,367	1,225,569	1,347,168
72087	Multinational Life Ins Co	PR	L	219,103	243,568	277,142	314,098	354,935
74233	First Natl Life Ins Co Of USA	NE	L	211,848	313,195	364,904	447,008	558,359
62650	Delta Life Ins Co	GA	L	153,629	171,820	193,466	229,309	229,346
60488	American Gen Life Ins Co	TX	L	150,633	151,530	261,620	962,033	1,660,782
75094	Life Ins Co Of LA	LA	L	145,825	142,063	147,477	151,351	175,473
74470	Rush Life Ins Co	LA	L	110,698	110,375	148,282	269,115	0

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT LIFE
COUNTRYWIDE

				Earned Premiums \$				
COCODE	COMPANY NAME	DOM	Business Type	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	Dearborn Natl Life Ins Co of NY	NY	L	0	0	0	0	0
89087	Enterprise Life Ins Co	TX	L	0	0	0	0	0
93521	Granular Ins Co	SC	L	0	0	20,504	27,295	65,200
75612	Gulf States Life Ins Co	LA	L	0	0	0	0	0
65838	John Hancock Life Ins Co USA	MI	L	0	0	0	0	0
92274	Landcar Life Ins Co	UT	L	0	0	9,298	63,080	191,179
71323	Langhorne Reins AZ Ltd	AZ	L	0	0	0	0	683,327
65560	Life Protection Ins Co	TX	L	0	0	0	0	0
99724	LifeShield Natl Ins Co	OK	L	0	0	0	0	0
61409	National Benefit Life Ins Co	NY	L	0	0	0	23	479
67261	Old Republic Life Ins Co	IL	L	0	0	0	0	0
88080	Omaha Hlth Ins Co	NE	L	0	0	0	0	363
71099	Parker Centennial Assur Co	WI	L	0	0	0	6	37
68241	Prudential Ins Co Of Amer	NJ	L	0	0	0	0	0

**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT LIFE
COUNTRYWIDE**

COCODE	COMPANY NAME	DOM	Business Type	Earned Premiums \$				
				2021	2020	2019	2018	2017
77151	Service Life & Cas Ins Co	TX	L	0	0	0	0	0
65757	Shelter Life Ins Co	MO	L	0	0	85	379	1,003
74365	Southern Pioneer Life Ins Co	AR	L	0	0	0	0	1,350,136
91448	Southwest Credit Life Inc	NM	L	0	0	0	84	845
69094	State Farm Life & Accident Asr Co	IL	L	0	0	0	0	1
69108	State Farm Life Ins Co	IL	L	0	0	0	0	-1
69477	Time Ins Co	WI	L	0	0	0	0	0
69523	Trans Oceanic Life Ins Co	PR	L	0	0	64	13	13
10952	Transamerica Cas Ins Co	IA	P	0	0	0	0	0
66281	Transamerica Premier Life Ins Co	IA	L	0	0	1,160,514	2,013,902	3,526,428
81477	Union Security Life Ins Co of NY	NY	L	0	0	0	130,443	391,335
87645	United Fidelity Life Ins Co	TX	L	0	0	7	0	59
62235	Unum Life Ins Co Of Amer	ME	L	0	0	0	0	0
69663	USAA Life Ins Co	TX	L	0	0	0	7	44
68632	Vantis Life Ins Co	CT	L	0	0	9	81	327
93650	Versant Life Ins Co	MS	L	0	0	0	0	0
71455	Arch Life Ins Co of Amer	KS	L	-1,753	4,234	49,144	368,532	965,040
101	Companies - COUNTRYWIDE			566,604,238	583,929,123	642,365,353	637,715,168	654,925,249

**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
62626	CMFG Life Ins Co	IA	L	208,224,963	223,317,625	240,680,649	249,822,674	253,885,016	-18.57	-18.37	-19.42	-19.65	-19.31
60518	American Hlth & Life Ins Co	TX	L	90,489,415	95,923,429	99,630,617	71,489,436	45,903,550	14.04	13.64	2.00	7.89	8.09
66168	Minnesota Life Ins Co	MN	L	66,506,722	64,966,204	62,243,615	58,919,961	55,962,795	-6.10	-5.58	-2.37	-5.14	-4.22
97691	Life Of The South Ins Co	GA	L	57,186,690	51,795,282	50,753,226	47,235,856	44,731,493	-1.02	-0.88	-0.85	-0.94	-1.21
61751	Central States H & L Co Of Omaha	NE	L	35,792,706	37,670,461	41,012,914	47,003,323	55,328,381	6.38	7.19	7.51	7.44	7.31
60739	American Natl Ins Co	TX	L	20,199,627	21,869,984	24,829,945	27,593,784	28,530,452	0.00	0.07	-0.23	-1.89	0.01
97152	Plateau Ins Co	TN	L	15,725,755	17,981,805	20,052,692	21,307,954	21,717,680	2.12	1.89	1.79	1.84	1.47
79715	Cooperativa De Seguros De Vida	PR	L	15,304,270	15,127,610	16,036,405	15,259,802	16,365,292	-31.70	-31.49	-31.72	-31.06	-40.22
73156	Caribbean Amer Life Assur Co	PR	L	11,740,739	12,600,226	13,583,241	13,337,764	14,011,364	0.48	0.04	0.00	0.00	0.00
61298	Bankers Life Of LA	LA	L	10,235,613	10,875,483	11,707,232	11,602,195	11,693,460	0.00	0.00	0.00	0.00	0.00
98736	American Federated Life Ins Co	MS	L	8,950,434	8,795,737	20,003,996	8,039,121	7,849,411	0.00	0.00	0.00	0.00	0.00
67628	Pekin Life Ins Co	IL	L	7,734,316	8,583,848	8,978,684	9,451,221	9,726,916	34.09	-4.64	-10.12	-10.14	0.26
60242	Southern Financial Life Ins Co	KY	L	5,264,870	4,325,853	4,361,446	4,137,313	3,912,198	0.00	0.00	0.00	0.00	0.00
93742	Securian Life Ins Co	MN	L	5,188,042	5,696,684	6,576,338	7,636,188	3,305,341	-9.98	-9.32	-8.92	-6.55	-10.38
76007	Old United Life Ins Co	AZ	L	5,023,317	-2,417,192	6,520,433	8,660,619	4,282,121	7.14	13.01	5.91	6.30	6.50
99538	SWBC Life Ins Co	TX	L	4,888,761	5,215,841	5,858,243	6,510,410	6,308,851	5.53	6.97	-0.08	-0.66	-3.69
68136	Protective Life Ins Co	TN	L	4,390,363	5,822,632	7,433,845	9,309,158	11,246,953	0.74	13.19	12.89	12.29	11.76
60041	UNIVERSAL LIFE INS CO	PR	L	4,288,080	0	3,853,051	3,332,336	3,301,257	0.00	NR	0.00	0.00	0.00
70548	Wichita Natl Life Ins Co	OK	L	2,800,915	2,950,021	3,248,265	3,447,991	3,423,788	0.00	0.00	0.00	0.00	0.00
60244	Kentucky Home Life Ins Co	KY	L	2,096,015	1,980,818	941,590	924,395	965,752	0.00	0.00	0.00	0.00	0.00
77690	Trans City Life Ins Co	AZ	L	1,741,692	1,655,496	3,699,294	1,635,118	1,584,175	0.00	0.00	0.00	0.00	0.00
80020	Mountain Life Ins Co	TN	L	1,538,338	1,573,494	1,827,408	3,516,243	2,100,132	0.00	0.00	0.08	0.04	0.00
60275	American Bankers Life Assur Co Of FL	FL	L	1,277,847	2,975,078	4,389,484	7,195,987	14,703,759	-4.17	-2.46	-2.84	-4.71	-7.51
60836	American Republic Ins Co	IA	L	1,241,254	1,439,120	1,602,550	1,730,786	1,884,741	0.04	0.12	0.42	0.67	-0.15
86231	Transamerica Life Ins Co	IA	L	880,037	1,453,455	1,610,719	1,642,218	5,023,881	-14.20	-14.58	-16.61	-15.41	-27.45
65951	Merit Life Ins Co	TX	L	779,197	2,827,367	9,213,926	20,956,464	40,294,837	3.64	4.16	4.01	6.19	6.52
64904	Investors Heritage Life Ins Co	KY	L	757,092	1,549,634	4,296,948	3,343,774	3,857,384	0.00	0.00	0.00	0.00	0.19
65480	Old Spartan Life Ins Co Inc	SC	L	691,718	770,045	890,169	896,897	914,602	0.00	0.00	0.00	0.00	0.00
93777	Pavonia Life Ins Co of MI	MI	L	691,116	987,502	1,363,317	1,810,546	2,881,152	18.61	21.30	29.27	25.56	35.32
63126	American Nat Life Ins Co of NY	NY	L	672,194	710,248	728,357	808,748	0	0.00	0.00	0.00	-40.61	NR
70688	Transamerica Financial Life Ins Co	NY	L	621,114	424,292	565,693	769,766	3,339,601	-52.26	1.36	3.04	-69.13	-61.91
77976	Gulf Guar Life Ins Co	MS	L	553,340	2,144,245	2,465,343	2,538,846	2,671,504	-16.80	-13.75	-13.60	-13.12	-14.80
83992	Foundation Life Ins Co Of AR	AR	L	548,245	498,844	606,640	722,359	0	0.00	0.00	0.00	0.00	NR
79340	Pavonia Life Ins Co NY	NY	L	496,108	196,379	140,883	265,885	132,280	-81.49	2.58	3.84	4.94	49.65
71463	CICA Life Ins Co of Amer	CO	L	348,483	359,466	388,367	383,692	392,578	0.00	0.00	0.00	0.00	0.00
15940	Assurity Life Ins Co of NY	NY	L	342,578	330,889	336,276	437,052	351,471	-76.67	-76.70	-73.38	-78.31	-76.35

**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
85677	Life Assur Co Inc	OK	L	240,117	528,529	842,800	1,001,424	1,102,670	18.32	21.53	22.61	22.38	22.17
72087	Multinational Life Ins Co	PR	L	219,103	243,568	277,142	314,098	354,935	0.00	0.00	0.00	0.00	0.00
74233	First Natl Life Ins Co Of USA	NE	L	211,848	313,195	364,165	441,926	539,026	0.00	0.00	0.20	1.15	3.59
62650	Delta Life Ins Co	GA	L	153,629	171,820	193,466	229,309	229,346	0.00	0.00	0.00	0.00	0.00
75094	Life Ins Co Of LA	LA	L	145,825	142,063	148,468	152,397	180,264	0.00	0.00	-0.67	-0.69	-2.66
60488	American Gen Life Ins Co	TX	L	120,131	166,146	261,421	961,485	1,669,592	25.39	-8.80	0.08	0.06	-0.53
74470	Rush Life Ins Co	LA	L	110,698	110,375	148,282	269,115	0	0.00	0.00	0.00	0.00	NR
60246	Netcare Life & Hlth Ins Co	GU	L	104,458	65,070	146,858	133,276	71,890	0.00	0.00	0.00	0.00	0.00
73989	Mililani Life Ins Co Ltd	HI	L	102,186	11,373	63,179	74,346	0	0.00	0.00	0.00	0.00	NR
64211	Guarantee Trust Life Ins Co	IL	L	78,563	172,255	276,698	569,673	1,097,485	0.00	0.00	0.00	0.00	0.00
70106	United States Life Ins Co in the Cit	NY	L	49,354	146,230	108,762	179,128	226,453	-17.61	-53.32	-2.30	4.03	1.88
88536	Protective Life & Annuity Ins Co	AL	L	40,747	90,926	135,251	189,851	249,436	-2.45	-28.46	-28.03	-26.55	-24.04
81779	Individual Assur Co Life Hlth & Acc	OK	L	12,294	69,767	366,014	973,630	1,191,339	-0.41	-0.15	-0.05	-0.05	-0.08
62553	Country Life Ins Co	IL	L	7,406	7,784	8,033	8,588	9,399	-22.82	-21.65	-21.86	-23.04	-23.08
60895	American United Life Ins Co	IN	L	3,431	7,372	14,192	22,683	43,893	-0.03	0.00	0.63	-1.54	-0.07
93815	Pacific Century Life Ins Corp	AZ	L	2,634	3,107	4,441	5,000	3,951	0.00	0.00	0.00	0.00	0.00
66087	Mid West Natl Life Ins Co Of TN	TX	L	1,712	0	321	1,044	1,510	0.00	NR	0.00	0.00	0.00
71870	Fidelity Security Life Ins Co	MO	L	1,569	3,885	6,818	14,599	36,473	-56.09	-66.64	-63.85	-46.17	-27.22
98868	Sheridan Life Ins Co	OK	L	898	6,431	17,010	23,257	23,655	0.00	0.00	0.00	0.00	0.00
71390	Puritan Life Ins Co of Amer	AZ	L	778	1,974	5,802	25,251	32,179	0.00	0.00	0.00	0.00	0.60
62928	EMC Natl Life Co	IA	L	435	661	768	803	694	0.00	0.00	0.00	0.00	0.00
71480	Great Western Ins Co	IA	L	142	210	729	799	2,071	0.00	0.00	0.00	0.00	0.00
61492	Athene Annuity & Life Assur Co	DE	L	126	126	398	599	907	0.00	0.00	0.00	0.00	0.00
70435	The Savings Bank Mut Life Ins Co of	MA	L	2	3,990	8,084	6,545	20,157	55,318.99	0.00	0.00	-43.48	-44.27
79049	Alfa Life Ins Corp	AL	L	0	0	0	0	0	NR	NR	NR	NR	NR
60534	American Heritage Life Ins Co	FL	L	0	0	0	22,847	144,071	NR	NR	NR	0.00	0.00
65811	American Modern Life Ins Co	OH	L	0	0	0	0	3,583,321	NR	NR	NR	NR	-1.42
13762	American Natl Lif Ins Co of NY	NY	L	0	0	0	0	681,150	NR	NR	NR	NR	-3.59
92649	American Underwriters Life Ins Co	AZ	L	0	0	0	0	0	NR	NR	NR	NR	NR
86118	Arkansas Bankers Life Ins Co	AR	L	0	652,540	721,136	796,088	820,368	NR	0.00	0.00	0.00	0.00
62383	Bestow Life Ins Co	IA	L	0	0	0	25,052	85,519	NR	NR	NR	-0.01	0.00
61476	Boston Mut Life Ins Co	MA	L	0	0	0	0	2	NR	NR	NR	NR	0.00
94447	Century Life Ass Co	OK	L	0	0	0	0	0	NR	NR	NR	NR	NR
85090	Dearborn Natl Life Ins Co of NY	NY	L	0	0	0	0	0	NR	NR	NR	NR	NR
89087	Enterprise Life Ins Co	TX	L	0	0	0	0	0	NR	NR	NR	NR	NR
93521	Granular Ins Co	SC	L	0	0	20,504	27,295	65,200	NR	NR	0.00	0.00	0.00

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**

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
Alabama	17	17	17	19	23	17,602,210	17,624,283	19,092,239	18,683,897	18,262,254
Alaska	8	7	7	7	10	133,308	167,538	192,889	275,883	399,346
American Samoa					1	0	0	0	0	545
Arizona	15	15	17	18	22	4,220,470	4,137,430	6,179,491	4,287,931	4,110,319
Arkansas	16	16	17	18	21	3,286,135	3,949,579	4,788,320	5,386,475	5,269,863
California	12	12	13	14	16	6,877,264	7,223,584	7,251,455	7,423,390	8,492,169
Colorado	14	14	16	18	20	3,135,171	3,261,902	3,396,792	3,345,854	3,722,197
Connecticut	11	11	11	12	15	1,502,382	1,977,363	2,631,019	3,370,601	4,013,325
Delaware	10	12	14	13	15	645,170	707,375	763,109	839,212	994,680
District Of Columbia	5	6	6	7	8	310,966	381,526	470,534	570,137	639,376
Florida	14	14	15	17	20	29,058,295	31,099,624	32,331,977	32,544,268	33,297,574
Georgia	19	20	23	24	26	24,266,199	25,129,553	25,885,302	25,941,852	24,864,135
Guam	6	6	6	7	6	2,229,518	2,428,503	2,841,201	3,366,456	3,500,958
Hawaii	10	10	10	9	10	2,849,313	3,073,442	3,296,482	3,075,564	2,995,936
Idaho	14	14	16	17	19	3,716,098	4,157,102	4,623,437	4,963,597	4,949,271
Illinois	20	20	23	25	27	12,895,967	15,854,031	17,600,087	19,093,194	19,843,154
Indiana	17	18	20	21	23	11,653,560	14,055,074	13,250,392	12,985,422	12,825,174
Iowa	16	18	19	20	21	5,652,239	6,523,081	7,145,145	8,057,009	8,518,556
Kansas	18	19	19	20	24	8,263,513	8,901,546	9,273,412	9,631,462	10,145,744
Kentucky	13	13	16	16	17	16,373,556	16,289,759	18,171,362	17,504,148	17,582,345
Louisiana	19	20	21	20	25	36,291,735	35,751,457	39,536,613	33,468,857	33,120,635
Maine	11	11	13	13	16	1,789,111	1,973,355	2,102,286	2,296,656	2,620,902
Maryland	14	13	15	16	18	5,537,983	5,935,592	6,021,236	6,125,447	6,479,981
Massachusetts	10	11	11	15	15	965,161	1,257,965	1,539,861	1,711,249	2,007,460
Michigan	19	20	22	23	24	29,837,960	27,026,433	28,971,882	27,396,888	28,943,915
Minnesota	13	15	17	17	17	4,356,057	5,105,314	5,465,796	5,708,816	5,901,360
Mississippi	16	18	18	18	24	24,511,062	24,261,304	30,645,168	23,577,681	22,933,299
Missouri	17	18	22	26	32	11,659,859	12,972,658	14,695,044	15,443,120	16,197,093
Montana	12	11	12	11	15	922,044	1,143,551	1,195,238	1,317,960	1,465,730
Nebraska	15	16	18	17	20	1,544,352	1,848,733	2,173,206	2,593,461	3,265,572
Nevada	13	13	13	13	16	752,710	764,464	789,394	765,405	815,880
New Hampshire	10	10	9	12	14	2,891,087	2,909,468	3,246,678	4,287,590	4,680,145
New Jersey	13	13	15	13	16	2,395,462	2,714,687	2,926,172	3,072,784	3,529,526
New Mexico	14	16	18	20	23	4,233,707	4,672,634	5,209,082	5,431,424	6,042,229
New York	10	9	9	10	12	20,941,011	22,884,334	24,524,121	23,299,055	24,976,513
North Carolina	13	15	18	18	22	27,970,211	28,014,665	28,342,414	26,845,113	25,123,910
North Dakota	11	11	14	14	15	2,886,410	3,209,223	3,456,768	3,672,851	3,945,035
Northern Mariana Islands	4	4	4	4	4	286,362	-7,297,943	308,315	311,762	262,236
Ohio	19	19	21	22	25	15,183,103	16,118,497	16,814,661	16,054,306	17,634,689

**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT LIFE
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
Oklahoma	17	16	19	19	23	8,967,492	9,587,875	10,200,966	10,840,088	9,682,129
Oregon	13	15	18	19	20	2,613,756	2,982,935	3,333,468	3,601,544	3,704,425
Pennsylvania	20	20	21	22	24	14,976,658	16,833,085	18,123,568	18,857,479	21,228,905
Puerto Rico	7	6	7	7	7	27,367,634	24,658,943	31,462,019	30,370,177	30,518,283
Rhode Island	6	7	7	7	10	90,383	133,386	201,276	259,508	333,001
South Carolina	14	15	17	17	20	23,593,668	22,425,579	22,940,413	21,996,912	21,807,282
South Dakota	12	13	14	15	17	1,638,759	1,770,957	2,006,996	2,382,715	2,717,090
Tennessee	19	20	23	23	28	25,279,769	27,398,269	28,782,514	29,390,215	28,516,764
Texas	20	20	23	24	28	81,030,047	84,796,590	90,748,399	96,338,899	100,117,338
US Virgin Islands	3	3	3	3	4	217,889	298,485	337,284	417,967	483,981
Utah	13	15	18	18	19	4,972,232	5,241,554	5,520,360	5,830,537	6,305,965
Vermont	8	8	8	10	12	616,996	798,323	975,766	1,022,022	1,012,085
Virginia	15	16	18	20	22	10,919,489	12,324,376	13,153,228	13,797,565	15,624,385
Washington	12	12	13	13	18	2,266,174	2,637,233	2,692,506	2,524,757	2,898,190
West Virginia	16	18	20	20	21	5,034,894	5,080,692	5,153,432	4,878,898	5,012,202
Wisconsin	17	17	18	21	22	6,782,263	8,042,411	8,735,383	9,460,692	9,425,691
Wyoming	11	11	11	11	13	609,414	709,742	849,193	1,018,418	1,164,501
Total	731	757	833	873	1,005	566,604,238	583,929,123	642,365,353	637,715,168	654,925,249

**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT LIFE
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	19,526,170	19,559,720	21,028,012	20,577,403	20,014,030	-9.85	-9.90	-9.21	-9.20	-8.75
Alaska	139,632	169,393	195,182	278,291	402,823	-4.53	-1.10	-1.17	-0.87	-0.86
American Samoa	0	0	0	0	545	NR	NR	NR	NR	0.00
Arizona	3,899,840	3,987,874	6,212,784	4,032,963	3,739,667	8.22	3.75	-0.54	6.32	9.91
Arkansas	3,474,479	4,133,395	5,016,861	5,646,077	5,696,178	-5.42	-4.45	-4.56	-4.60	-7.48
California	8,632,539	9,046,721	8,537,076	9,276,224	10,773,388	-20.33	-20.15	-15.06	-19.97	-21.17
Colorado	3,086,950	3,240,687	3,411,299	3,622,294	3,908,041	1.56	0.65	-0.43	-7.63	-4.76
Connecticut	1,632,420	2,187,633	2,944,548	3,811,854	4,547,669	-7.97	-9.61	-10.65	-11.58	-11.75
Delaware	658,980	732,125	791,607	879,347	1,035,596	-2.10	-3.38	-3.60	-4.56	-3.95
District Of Columbia	368,672	443,793	543,248	653,496	731,538	-15.65	-14.03	-13.39	-12.76	-12.60
Florida	31,313,999	33,703,193	35,801,915	35,806,985	36,886,483	-7.20	-7.72	-9.69	-9.11	-9.73
Georgia	24,499,960	25,455,629	26,060,307	26,045,851	25,102,693	-0.95	-1.28	-0.67	-0.40	-0.95
Guam	2,229,520	2,428,502	2,841,203	3,366,455	3,500,958	0.00	0.00	0.00	0.00	0.00
Hawaii	3,326,824	3,611,152	3,878,506	3,765,986	3,041,528	-14.35	-14.89	-15.01	-18.33	-1.50
Idaho	4,498,799	4,855,288	5,500,066	5,941,551	5,818,488	-17.40	-14.38	-15.94	-16.46	-14.94
Illinois	13,490,310	16,271,413	18,012,814	18,695,105	20,179,751	-4.41	-2.57	-2.29	2.13	-1.67
Indiana	10,271,277	12,349,423	13,284,545	12,592,629	12,801,571	13.46	13.81	-0.26	3.12	0.18
Iowa	6,181,091	6,541,925	7,147,335	7,789,896	8,570,980	-8.56	-0.29	-0.03	3.43	-0.61
Kansas	11,937,766	12,782,876	12,961,199	13,580,848	14,080,016	-30.78	-30.36	-28.45	-29.08	-27.94
Kentucky	16,273,604	17,275,763	19,676,504	19,623,157	19,914,905	0.61	-5.71	-7.65	-10.80	-11.71
Louisiana	43,437,368	43,257,301	50,655,128	45,048,892	44,916,303	-16.45	-17.35	-21.95	-25.71	-26.26
Maine	1,894,015	1,955,825	2,249,904	2,415,253	2,830,724	-5.54	0.90	-6.56	-4.91	-7.41
Maryland	8,106,937	8,484,275	8,473,818	9,984,950	11,835,834	-31.69	-30.04	-28.94	-38.65	-45.25
Massachusetts	1,131,302	1,471,534	1,789,586	1,958,270	2,282,272	-14.69	-14.51	-13.95	-12.61	-12.04
Michigan	28,704,549	29,716,123	32,397,979	32,833,675	31,531,092	3.95	-9.05	-10.58	-16.56	-8.21
Minnesota	4,157,782	4,945,295	5,432,943	5,465,914	5,902,091	4.77	3.24	0.60	4.44	-0.01
Mississippi	28,950,121	28,301,884	34,916,492	27,717,700	26,886,632	-15.33	-14.28	-12.23	-14.94	-14.70
Missouri	10,568,297	11,160,143	14,527,332	13,412,454	14,821,660	10.33	16.24	1.15	15.14	9.28
Montana	806,112	1,064,164	1,214,985	1,338,430	1,499,120	14.38	7.46	-1.63	-1.53	-2.23
Nebraska	1,548,175	1,848,684	2,163,308	2,560,885	3,187,598	-0.25	0.00	0.46	1.27	2.45
Nevada	781,294	780,360	806,861	787,283	827,622	-3.66	-2.04	-2.16	-2.78	-1.42
New Hampshire	5,717,375	5,441,699	6,007,257	8,129,249	8,861,005	-49.43	-46.53	-45.95	-47.26	-47.18
New Jersey	2,459,640	2,777,940	2,923,372	3,074,245	3,689,530	-2.61	-2.28	0.10	-0.05	-4.34
New Mexico	3,640,548	3,840,686	4,907,088	4,911,626	5,413,987	16.29	21.66	6.15	10.58	11.60
New York	26,759,285	28,656,387	30,477,522	30,324,315	33,226,659	-21.74	-20.14	-19.53	-23.17	-24.83
North Carolina	28,357,287	28,391,770	28,766,173	27,329,691	25,913,957	-1.36	-1.33	-1.47	-1.77	-3.05
North Dakota	2,925,660	3,250,571	3,499,984	3,717,183	4,081,407	-1.34	-1.27	-1.23	-1.19	-3.34
Northern Mariana Islands	286,361	-7,297,944	308,315	311,762	262,236	0.00	0.00	0.00	0.00	0.00
Ohio	16,618,189	17,742,247	18,077,374	17,581,713	18,191,228	-8.64	-9.15	-6.99	-8.69	-3.06

**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT LIFE
BY STATE**

Business Written in the State of	Earned Premiums \$ at Prima Facie Rates					<u>% of Earned Premiums Over or (Under) Earned Premiums at Prima Facie Rates</u>				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
Oklahoma	9,072,118	9,671,320	10,231,690	10,875,397	9,768,954	-1.15	-0.86	-0.30	-0.32	-0.89
Oregon	2,786,571	3,181,710	3,564,974	3,861,269	3,947,784	-6.20	-6.25	-6.49	-6.73	-6.16
Pennsylvania	14,962,694	16,861,465	18,152,624	18,917,256	21,394,756	0.09	-0.17	-0.16	-0.32	-0.78
Puerto Rico	30,892,047	28,435,583	36,549,375	34,390,038	37,118,237	-11.41	-13.28	-13.92	-11.69	-17.78
Rhode Island	146,497	214,186	323,761	413,724	519,613	-38.30	-37.72	-37.83	-37.28	-35.91
South Carolina	24,464,727	23,255,538	23,046,028	22,821,082	22,078,500	-3.56	-3.57	-0.46	-3.61	-1.23
South Dakota	1,907,258	2,039,900	2,281,393	2,605,143	2,937,715	-14.08	-13.18	-12.03	-8.54	-7.51
Tennessee	27,174,415	29,351,857	33,349,998	33,029,022	32,757,214	-6.97	-6.66	-13.70	-11.02	-12.95
Texas	69,966,047	72,961,721	79,665,830	83,133,736	86,037,489	15.81	16.22	13.91	15.88	16.36
US Virgin Islands	215,868	291,237	334,252	409,884	487,061	0.94	2.49	0.91	1.97	-0.63
Utah	7,590,772	7,898,483	8,241,865	8,507,143	8,906,520	-34.50	-33.64	-33.02	-31.46	-29.20
Vermont	616,555	802,231	990,290	1,054,008	1,229,850	0.07	-0.49	-1.47	-3.03	-17.71
Virginia	9,550,720	10,982,545	13,244,343	13,478,227	15,411,399	14.33	12.22	-0.69	2.37	1.38
Washington	2,128,972	2,406,184	2,668,907	2,439,565	2,741,250	6.44	9.60	0.88	3.49	5.73
West Virginia	5,217,012	5,255,154	5,263,560	4,901,456	5,131,808	-3.49	-3.32	-2.09	-0.46	-2.33
Wisconsin	6,863,420	7,785,933	8,920,011	9,025,033	10,041,405	-1.18	3.29	-2.07	4.83	-6.13
Wyoming	521,070	685,321	854,184	1,033,479	1,179,211	16.95	3.56	-0.58	-1.46	-1.25
Total	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

NET WRITTEN PREMIUMS

COUNTRYWIDE BY COMPANY

(5)

**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
62626	CMFG Life Ins Co	IA	L	169,031,537	180,933,813	192,879,110	199,523,557	204,663,187
60518	American Hlth & Life Ins Co	TX	L	98,303,038	82,715,564	155,079,235	131,821,585	81,620,426
66168	Minnesota Life Ins Co	MN	L	71,921,244	66,634,012	70,988,616	61,497,882	62,229,222
97691	Life Of The South Ins Co	GA	L	70,113,570	53,452,213	56,384,414	51,331,333	44,766,373
61751	Central States H & L Co Of Omaha	NE	L	39,829,630	35,221,624	36,343,579	32,632,572	41,950,812
60739	American Natl Ins Co	TX	L	18,552,408	19,629,891	23,602,244	25,206,629	27,145,014
73156	Caribbean Amer Life Assur Co	PR	L	15,040,286	6,684,713	14,996,965	14,236,805	11,681,661
97152	Plateau Ins Co	TN	L	14,437,277	14,237,763	17,713,922	19,395,203	23,226,710
61298	Bankers Life Of LA	LA	L	11,516,160	9,625,848	12,346,490	11,708,206	12,043,582
79715	Cooperativa De Seguros De Vida	PR	L	10,755,112	9,215,190	13,271,821	12,799,875	9,703,274
98736	American Federated Life Ins Co	MS	L	8,723,178	9,643,775	9,157,997	8,985,078	7,428,886
60242	Southern Financial Life Ins Co	KY	L	7,595,253	4,622,400	4,569,402	4,352,378	4,012,229
67628	Pekin Life Ins Co	IL	L	7,467,910	7,115,800	8,216,091	8,457,756	8,924,065
76007	Old United Life Ins Co	AZ	L	5,304,099	3,727,759	3,200,001	2,964,076	3,568,599
93742	Securian Life Ins Co	MN	L	5,151,289	4,487,284	5,620,051	5,684,351	3,254,900
99538	SWBC Life Ins Co	TX	L	5,094,296	5,367,585	5,776,669	6,477,698	6,015,328
60041	UNIVERSAL LIFE INS CO	PR	L	4,633,664	0	3,699,403	3,225,036	2,444,612
60244	Kentucky Home Life Ins Co	KY	L	3,486,357	3,024,898	906,548	697,592	839,154
60275	American Bankers Life Assur Co Of FL	FL	L	2,679,579	2,396,730	4,109,050	6,295,527	11,070,034
70548	Wichita Natl Life Ins Co	OK	L	2,587,888	2,716,815	3,128,924	3,335,445	3,336,475
77690	Trans City Life Ins Co	AZ	L	2,427,585	1,575,896	0	1,860,578	1,654,496
80020	Mountain Life Ins Co	TN	L	1,564,939	1,280,372	1,528,277	2,640,700	1,797,515
60836	American Republic Ins Co	IA	L	888,193	1,237,968	1,404,356	1,681,269	1,702,973
93777	Pavonia Life Ins Co of MI	MI	L	819,744	1,197,875	1,762,341	2,273,065	3,898,207
63126	American Nat Life Ins Co of NY	NY	L	732,568	717,827	781,422	851,405	0
65480	Old Spartan Life Ins Co Inc	SC	L	731,345	699,406	881,907	901,916	910,676
86231	Transamerica Life Ins Co	IA	L	639,288	834,754	771,130	-65,576	547,055
77976	Gulf Guar Life Ins Co	MS	L	613,126	1,312,278	2,094,807	2,089,037	1,888,513
83992	Foundation Life Ins Co Of AR	AR	L	548,245	498,844	606,640	722,359	0
71463	CICA Life Ins Co of Amer	CO	L	391,766	274,683	408,621	348,552	407,550
70688	Transamerica Financial Life Ins Co	NY	L	282,625	390,098	469,346	518,262	686,688
72087	Multinational Life Ins Co	PR	L	219,103	243,568	276,734	314,992	355,829
62650	Delta Life Ins Co	GA	L	163,824	152,351	188,466	221,188	235,254
75094	Life Ins Co Of LA	LA	L	145,825	142,063	147,477	151,351	175,473
60488	American Gen Life Ins Co	TX	L	143,911	139,979	241,217	904,531	1,520,374
74470	Rush Life Ins Co	LA	L	110,698	110,375	148,282	269,115	0
60246	Netcare Life & Hlth Ins Co	GU	L	106,381	60,620	136,736	147,174	62,243
73989	Mililani Life Ins Co Ltd	HI	L	102,186	11,373	63,179	74,346	0

**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
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	6,754	2,345	6,782
93815	Pacific Century Life Ins Corp	AZ	L	2,634	3,107	4,441	5,000	3,951
88536	Protective Life & Annuity Ins Co	AL	L	779	17,740	22,131	56,360	82,592
62928	EMC Natl Life Co	IA	L	435	661	768	803	694
71480	Great Western Ins Co	IA	L	142	142	704	881	2,030
61492	Athene Annuity & Life Assur Co	DE	L	126	126	296	599	858
79049	Alfa Life Ins Corp	AL	L	0	0	0	0	0
60534	American Heritage Life Ins Co	FL	L	0	0	0	18,357	69,223
65811	American Modern Life Ins Co	OH	L	0	0	0	0	1,324,039
13762	American Natl Lif Ins Co of NY	NY	L	0	0	0	0	884,641
92649	American Underwriters Life Ins Co	AZ	L	0	0	0	0	0
86118	Arkansas Bankers Life Ins Co	AR	L	0	0	0	668,456	658,994
62383	Bestow Life Ins Co	IA	L	0	0	0	25,050	85,366
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	Dearborn Natl Life Ins Co of NY	NY	L	0	0	0	0	0
89087	Enterprise Life Ins Co	TX	L	0	0	0	0	0
71870	Fidelity Security Life Ins Co	MO	L	0	-26	-22	2,319	12,531
93521	Granular Ins Co	SC	L	0	0	20,504	27,295	65,200
75612	Gulf States Life Ins Co	LA	L	0	0	0	0	0
65838	John Hancock Life Ins Co USA	MI	L	0	0	0	0	0
92274	Landcar Life Ins Co	UT	L	0	0	-56	-237	-3,852
71323	Langhorne Reins AZ Ltd	AZ	L	0	0	0	0	683,327
65560	Life Protection Ins Co	TX	L	0	0	0	0	0
99724	LifeShield Natl Ins Co	OK	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	-34
67261	Old Republic Life Ins Co	IL	L	0	0	0	0	0
88080	Omaha Hlth Ins Co	NE	L	0	0	0	0	0
71099	Parker Centennial Assur Co	WI	L	0	0	0	0	0
68241	Prudential Ins Co Of Amer	NJ	L	0	0	0	0	0
71390	Puritan Life Ins Co of Amer	AZ	L	0	0	-239	0	5,305
77151	Service Life & Cas Ins Co	TX	L	0	0	0	0	0

**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	0	0	0	1,828,012
91448	Southwest Credit Life Inc	NM	L	0	0	0	0	-9
69094	State Farm Life & Accident Asr Co	IL	L	0	0	0	0	0
69108	State Farm Life Ins Co	IL	L	0	0	0	0	-1
69477	Time Ins Co	WI	L	0	0	0	0	0
69523	Trans Oceanic Life Ins Co	PR	L	0	0	0	0	0
10952	Transamerica Cas Ins Co	IA	P	0	0	0	0	0
66281	Transamerica Premier Life Ins Co	IA	L	0	0	540,350	586,315	445,261
81477	Union Security Life Ins Co of NY	NY	L	0	0	0	130,443	391,335
87645	United Fidelity Life Ins Co	TX	L	0	0	0	0	0
62235	Unum Life Ins Co Of Amer	ME	L	0	0	0	0	0
69663	USAA Life Ins Co	TX	L	0	0	0	7	44
68632	Vantis Life Ins Co	CT	L	0	0	0	-101	-20
93650	Versant Life Ins Co	MS	L	0	0	0	0	0
60895	American United Life Ins Co	IN	L	-140	-308	-1,171	-204	2,999
71455	Arch Life Ins Co of Amer	KS	L	-3,343	-899	-2,708	-11,862	-61,103
98868	Sheridan Life Ins Co	OK	L	-3,545	999	14,555	19,995	24,331
81779	Individual Assur Co Life Hlth & Acc	OK	L	-11,047	-22,411	-73,433	-206,622	-142,909
64211	Guarantee Trust Life Ins Co	IL	L	-36,140	-22,756	-89,890	-76,714	-35,162
85677	Life Assur Co Inc	OK	L	-82,885	-142,285	561,546	1,025,756	1,125,927
65951	Merit Life Ins Co	TX	L	-247,818	-1,161,099	-5,687,919	-6,004,362	18,911,509
68136	Protective Life Ins Co	TN	L	-371,009	3,029,098	4,675,304	6,214,273	8,073,688
64904	Investors Heritage Life Ins Co	KY	L	-423,430	-494,644	4,226,485	3,098,657	3,521,445
77054	MAPFRE Life Ins Co of PR	PR	L	-448,407	744,282	2,818,015	2,540,700	2,845,735
101	COMPANIES - COUNTRYWIDE			581,468,847	534,884,629	661,581,104	635,551,951	627,489,767

**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 Amer	CO	L	42.62	-32.78	17.23	-14.48	1.98	0.07	0.05	0.06	0.05	0.06
70688	Transamerica Financial Life Ins Co	NY	L	-27.55	-16.88	-9.44	-24.53	-73.37	0.05	0.07	0.07	0.08	0.11
72087	Multinational Life Ins Co	PR	L	-10.04	-11.98	-12.15	-11.48	-49.59	0.04	0.05	0.04	0.05	0.06
62650	Delta Life Ins Co	GA	L	7.53	-19.16	-14.79	-5.98	-2.41	0.03	0.03	0.03	0.03	0.04
75094	Life Ins Co Of LA	LA	L	2.65	-3.67	-2.56	-13.75	14.44	0.03	0.03	0.02	0.02	0.03
60488	American Gen Life Ins Co	TX	L	2.81	-41.97	-73.33	-40.51	-23.99	0.02	0.03	0.04	0.14	0.24
74470	Rush Life Ins Co	LA	L	0.29	-25.56	-44.90	NR	-100.00	0.02	0.02	0.02	0.04	0.00
60246	Netcare Life & Hlth Ins Co	GU	L	75.49	-55.67	-7.09	136.45	-14.71	0.02	0.01	0.02	0.02	0.01
73989	Mililani Life Ins Co Ltd	HI	L	798.50	-82.00	-15.02	NR	NR	0.02	0.00	0.01	0.01	0.00
79340	Pavonia Life Ins Co NY	NY	L	-54.41	37.69	-47.57	40.95	-86.75	0.02	0.04	0.02	0.04	0.03

**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
71390	Puritan Life Ins Co of Amer	AZ	L	NR	100.00	NR	-100.00	NR	0.00	0.00	0.00	0.00	0.00
77151	Service Life & Cas Ins Co	TX	L	NR	NR	NR	NR	100.00	0.00	0.00	0.00	0.00	0.00
65757	Shelter Life Ins Co	MO	L	NR	NR	NR	100.00	76.99	0.00	0.00	0.00	0.00	0.00
74365	Southern Pioneer Life Ins Co	AR	L	NR	NR	NR	-100.00	9.45	0.00	0.00	0.00	0.00	0.29

**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
81779	Individual Assur Co Life Hlth & Acc	OK	L	50.71	69.48	64.46	-44.58	-110.92	0.00	0.00	-0.01	-0.03	-0.02
64211	Guarantee Trust Life Ins Co	IL	L	-58.82	74.68	-17.18	-118.17	-113.17	-0.01	0.00	-0.01	-0.01	-0.01
85677	Life Assur Co Inc	OK	L	41.75	-125.34	-45.26	-8.90	-8.63	-0.01	-0.03	0.08	0.16	0.18
65951	Merit Life Ins Co	TX	L	78.66	79.59	5.27	-131.75	-58.23	-0.04	-0.22	-0.86	-0.94	3.01
68136	Protective Life Ins Co	TN	L	-112.25	-35.21	-24.77	-23.03	-29.12	-0.06	0.57	0.71	0.98	1.29
64904	Investors Heritage Life Ins Co	KY	L	14.40	-111.70	36.40	-12.01	-7.86	-0.07	-0.09	0.64	0.49	0.56
77054	MAPFRE Life Ins Co of PR	PR	L	-160.25	-73.59	10.91	-10.72	-36.20	-0.08	0.14	0.43	0.40	0.45
101	COMPANIES - COUNTRYWIDE			8.71	-19.15	4.10	1.28	-6.61	100.00	100.00	100.00	100.00	100.00

CREDIT LIFE

NET WRITTEN PREMIUMS

BY STATE SUMMARY

(6)

**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
Alabama	17	17	17	19	23	18,994,169	17,054,278	20,086,632	18,995,474	18,569,050
Alaska	8	7	7	7	10	97,514	112,363	127,600	159,066	278,961
American Samoa					1	0	0	0	0	-110
Arizona	15	15	17	18	22	5,558,172	3,822,024	2,894,053	3,885,800	4,176,669
Arkansas	16	16	17	18	21	3,154,453	2,988,343	3,406,983	4,587,870	4,217,728
California	12	12	13	14	16	7,996,204	6,858,658	9,472,572	8,450,601	8,850,876
Colorado	14	14	16	18	20	3,648,323	3,133,875	3,905,185	3,644,088	3,600,147
Connecticut	11	11	11	12	15	1,157,825	1,364,233	1,720,488	2,211,176	3,453,528
Delaware	10	12	14	13	15	732,923	646,233	829,867	821,138	954,707
District Of Columbia	5	6	6	7	8	308,933	378,068	464,522	573,884	639,807
Florida	14	14	15	17	20	30,412,154	29,396,897	34,299,717	32,621,374	32,404,873
Georgia	19	20	23	24	26	26,510,974	23,038,848	29,215,903	27,720,457	25,067,783
Guam	6	6	6	7	6	1,817,017	1,738,698	2,068,540	2,475,482	3,385,845
Hawaii	10	10	10	9	10	2,921,513	2,744,168	3,467,819	3,165,041	3,132,141
Idaho	14	14	16	17	19	3,721,126	3,927,644	4,542,551	4,764,552	4,685,901
Illinois	20	20	23	25	27	9,022,009	13,514,626	17,399,467	18,102,377	19,443,703
Indiana	17	18	20	21	23	10,181,207	10,955,814	17,674,170	13,533,363	14,051,608
Iowa	16	18	19	20	21	6,330,407	5,685,671	6,642,126	7,303,554	8,201,363
Kansas	18	19	19	20	24	8,376,037	8,119,119	8,736,775	8,880,841	9,012,756
Kentucky	13	13	16	16	17	17,107,410	13,813,516	19,081,137	18,530,784	18,727,196
Louisiana	19	20	21	20	25	41,811,349	38,173,716	42,871,357	36,105,134	33,581,733
Maine	11	11	13	13	16	1,778,864	1,892,288	2,128,865	2,239,659	2,526,949
Maryland	14	13	15	16	18	6,255,140	5,553,621	6,695,852	6,012,560	6,174,912
Massachusetts	10	11	11	15	15	969,667	1,218,616	1,476,285	1,606,614	1,882,987
Michigan	19	20	22	23	24	25,278,766	24,671,249	27,581,459	27,467,641	27,131,970
Minnesota	13	15	17	17	17	4,319,061	4,897,411	5,652,331	5,811,510	5,681,189
Mississippi	16	18	18	18	24	26,380,140	23,328,224	27,709,137	25,445,668	22,033,542
Missouri	17	18	22	26	32	12,195,279	11,128,622	13,468,429	13,313,200	13,562,171
Montana	12	11	12	11	15	856,764	1,100,466	1,382,501	1,362,985	1,356,903
Nebraska	15	16	18	17	20	1,319,495	1,402,966	1,793,912	2,049,030	2,567,204
Nevada	13	13	13	13	16	1,039,092	794,026	1,132,383	1,106,366	835,642
New Hampshire	10	10	9	12	14	2,718,816	2,566,925	2,810,977	3,518,757	4,258,794
New Jersey	13	13	15	13	16	2,549,068	2,188,868	3,397,221	3,180,068	3,157,582
New Mexico	14	16	18	20	23	4,258,806	4,013,601	5,500,635	5,265,354	5,601,468
New York	10	9	9	10	12	21,342,496	21,989,867	25,090,819	24,262,168	25,251,343
North Carolina	13	15	18	18	22	29,233,054	25,877,391	30,640,602	27,975,741	25,638,028
North Dakota	11	11	14	14	15	2,535,358	2,754,528	3,305,094	3,254,556	3,416,745
Northern Mariana Islands	4	4	4	4	4	283,251	284,157	302,537	400,730	372,560

**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
Oklahoma	17	16	19	19	23	9,299,369	7,916,494	10,721,853	10,892,575	10,785,172
Oregon	13	15	18	19	20	2,545,165	2,606,331	3,552,234	3,776,719	3,751,845
Pennsylvania	20	20	21	22	24	14,698,952	15,492,458	20,977,903	19,957,229	20,694,917
Puerto Rico	7	6	7	7	7	29,945,668	16,709,866	34,856,616	32,794,613	26,737,295
Rhode Island	6	7	7	7	10	83,760	114,441	184,324	238,141	311,419
South Carolina	14	15	17	17	20	26,094,347	22,650,914	25,892,869	23,584,572	22,830,790
South Dakota	12	13	14	15	17	1,765,076	1,666,899	1,679,998	2,025,905	2,220,126
Tennessee	19	20	23	23	28	26,590,572	24,010,376	30,684,451	30,891,573	26,843,352
Texas	20	20	23	24	28	81,692,767	74,868,913	85,140,715	86,607,028	88,368,064
US Virgin Islands	3	3	3	3	4	263,316	188,831	218,089	335,151	306,666
Utah	13	15	18	18	19	4,865,595	5,091,205	5,445,354	5,611,612	6,132,873
Vermont	8	8	8	10	12	601,553	749,924	903,833	902,115	903,777
Virginia	15	16	18	20	22	10,423,384	10,698,510	15,218,033	13,423,443	14,998,394
Washington	12	12	13	13	18	2,029,128	2,251,316	3,891,125	3,424,482	3,027,373
West Virginia	16	18	20	20	21	5,375,656	5,044,987	6,127,511	5,231,983	5,197,817
Wisconsin	17	17	18	21	22	6,710,567	7,053,762	8,865,452	8,888,926	9,533,989
Wyoming	11	11	11	11	13	420,121	388,281	657,784	655,009	985,336
Total	731	757	833	873	1,005	581,468,847	534,884,629	661,581,104	635,551,951	627,489,767

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
Nevada	30.86	-29.88	2.35	32.40	-9.69	0.18	0.15	0.17	0.17	0.13
New Hampshire	5.92	-8.68	-20.11	-17.38	-9.66	0.47	0.48	0.42	0.55	0.68
New Jersey	16.46	-35.57	6.83	0.71	-18.34	0.44	0.41	0.51	0.50	0.50
New Mexico	6.11	-27.03	4.47	-6.00	-13.68	0.73	0.75	0.83	0.83	0.89
New York	-2.94	-12.36	3.42	-3.92	-4.00	3.67	4.11	3.79	3.82	4.02
North Carolina	12.97	-15.55	9.53	9.12	-1.47	5.03	4.84	4.63	4.40	4.09
North Dakota	-7.96	-16.66	1.55	-4.75	-4.56	0.44	0.51	0.50	0.51	0.54
Northern Mariana Islands	-0.32	-6.08	-24.50	7.56	43.25	0.05	0.05	0.05	0.06	0.06
Ohio	4.49	-18.96	13.42	-2.93	-16.16	2.56	2.66	2.66	2.44	2.55

**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
Annual Incurred Claims (Losses)

CREDIT A&H
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	34.73	29.59	33.27	28.32	84,107,284	106,595,345	123,110,798	129,291,262	127,388,288
60518	American Hlth & Life Ins Co	41.34	42.14	39.58	40.02	45,812,507	43,959,380	44,044,630	37,585,093	28,235,071
66168	Minnesota Life Ins Co	29.44	27.61	27.18	25.56	16,172,625	18,238,649	22,024,368	21,270,610	22,775,882
97691	Life Of The South Ins Co	19.25	19.26	18.73	18.83	10,962,120	13,867,580	13,048,366	12,505,495	12,358,349
60739	American Natl Ins Co	21.50	21.73	20.36	20.37	3,963,654	4,416,688	4,279,688	6,393,440	5,558,536
93742	Securian Life Ins Co	47.15	36.00	43.79	33.09	3,341,325	3,184,356	3,931,025	2,971,618	4,091,201
97152	Plateau Ins Co	18.54	19.01	16.87	17.33	2,526,419	2,375,635	3,438,870	4,128,406	3,684,681
67628	Pekin Life Ins Co	33.62	33.82	25.17	25.35	2,048,218	1,641,694	1,491,627	3,867,151	3,417,720
61751	Central States H & L Co Of Omaha	16.49	17.23	15.13	15.80	1,655,523	5,008,777	4,369,854	4,979,111	7,308,979
60242	Southern Financial Life Ins Co	24.77	24.77	21.87	21.87	1,403,226	1,270,487	1,232,620	1,252,342	1,994,777
98736	American Federated Life Ins Co	19.11	19.11	17.15	17.15	1,175,510	1,498,347	1,580,283	1,689,418	1,624,907
61298	Bankers Life Of LA	19.06	19.06	18.26	18.26	1,036,755	1,388,929	1,640,578	1,665,237	1,586,574
99538	SWBC Life Ins Co	11.63	11.92	10.67	11.13	880,852	753,831	929,294	1,056,266	1,314,565
63126	American Nat Life Ins Co of NY	48.48	40.66	39.30	39.30	418,254	305,105	273,260	362,395	0
68136	Protective Life Ins Co	13.43	15.01	13.30	14.70	366,194	954,435	883,015	1,354,997	1,347,201
60244	Kentucky Home Life Ins Co	26.18	26.18	28.48	28.48	351,109	571,285	202,591	155,582	148,082
93777	Pavonia Life Ins Co of MI	-7.35	-7.40	34.26	33.92	325,225	-268,623	817,544	-578,270	-827,160
60836	American Republic Ins Co	35.63	36.24	31.98	32.38	290,682	428,352	436,951	603,901	706,672
65480	Old Spartan Life Ins Co Inc	10.47	10.47	9.91	9.91	273,136	289,193	414,502	418,181	431,682
86231	Transamerica Life Ins Co	11.79	10.60	-47.09	-42.87	269,590	607,845	-1,946,305	1,124,960	915,772
70548	Wichita Natl Life Ins Co	25.62	25.62	26.98	26.98	247,197	215,570	231,779	226,454	231,733
76007	Old United Life Ins Co	14.79	15.96	8.77	9.49	242,459	160,501	596,445	824,725	1,162,817
34274	Central States Ind Co Of Omaha	7.74	7.14	6.96	6.93	181,962	161,721	173,182	236,060	387,758
60275	American Bankers Life Assur Co Of FL	3.42	3.34	3.56	3.47	148,012	164,176	171,957	344,629	334,984
80020	Mountain Life Ins Co	3.37	3.37	21.28	21.28	70,952	185,292	122,281	-322,151	54,839
10111	American Bankers Ins Co Of FL	6.25	5.92	2.63	2.50	62,999	71,098	-19,824	-331,921	1,307,870
85677	Life Assur Co Inc	19.49	19.49	16.51	16.51	62,181	27,312	37,012	51,457	155,852
64904	Investors Heritage Life Ins Co	18.32	18.32	16.38	16.38	61,632	273,920	510,129	169,537	953,775
83992	Foundation Life Ins Co Of AR	26.10	26.10	28.71	28.71	58,581	65,401	57,860	44,435	0
62650	Delta Life Ins Co	19.77	19.77	20.09	20.09	52,207	84,479	137,495	153,139	139,873
74233	First Natl Life Ins Co Of USA	34.33	35.94	27.19	27.28	48,973	89,097	102,382	191,406	216,547
77054	MAPFRE Life Ins Co of PR	12.12	26.02	19.37	211.23	39,040	-304	44,909	33,133	17,196
75094	Life Ins Co Of LA	50.23	50.23	6.90	6.90	37,855	26,647	-53,460	74,914	70,658
77976	Gulf Guar Life Ins Co	12.35	12.16	12.37	12.03	27,759	55,560	183,127	82,349	116,285
70688	Transamerica Financial Life Ins Co	24.86	17.17	-178.59	-180.03	24,674	159,656	-646,971	244,719	635,472
77690	Trans City Life Ins Co	-7.12	-7.12	-12.77	-12.77	20,235	-28,942	-217,029	-16,863	58,092
79340	Pavonia Life Ins Co NY	33.12	16.02	54.21	37.13	18,240	-2,195	65,672	22,306	-17,165
60041	UNIVERSAL LIFE INS CO	18.39	18.39	14.46	14.46	11,723	0	41,740	72,132	22,022
61409	National Benefit Life Ins Co	-2,259.61	-2,004.12	NR	NR	10,498	5,553	-126,057	122	-4,873
79715	Cooperativa De Seguros De Vida	4.89	5.14	6.67	7.58	8,921	4,952	20,214	17,682	9,303

2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)

CREDIT A&H
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
74470	Rush Life Ins Co	3.41	3.41	6.13	6.13	7,383	1,247	14,344	20,805	-8,508
88536	Protective Life & Annuity Ins Co	32.54	22.49	-0.11	-0.07	7,065	15,336	-22,735	129,218	104,110
70106	United States Life Ins Co in the Cit	-448.04	-147.37	-67,647.28	-43,774.69	2,293	-599,861	919	495,044	67,146
10952	Transamerica Cas Ins Co	-6.47	-5.85	0.69	0.63	702	0	0	-21,159	-3,434
81779	Individual Assur Co Life Hlth & Acc	16.31	16.28	19.38	19.32	580	11,096	3,287	96,232	6,163
71463	CICA Life Ins Co of Amer	2.57	2.57	0.30	0.30	531	9,791	-5,685	45,103	19,936
72087	Multinational Life Ins Co	1.44	1.44	0.99	0.99	64	1,481	111	-1,368	4,164
11162	Insurance Co of the South	-0.29	-0.29	-0.19	-0.19	3	-74	-79	-202	-129
93815	Pacific Century Life Ins Corp	41.69	41.69	12.51	12.51	0	0	980	0	5,742
62383	Bestow Life Ins Co	62.33	62.33	NR	NR	0	0	0	66,003	13,192
70435	The Savings Bank Mut Life Ins Co of	-780.03	-828.33	0.00	0.00	0	0	0	-10,000	0
86118	Arkansas Bankers Life Ins Co	78.96	78.96	NR	NR	0	0	0	63,534	88,178
60895	American United Life Ins Co	-114.32	-104.70	0.00	0.00	0	-570	570	-1,420	-35,394
87645	United Fidelity Life Ins Co	NR	NR	NR	NR	0	0	0	0	0
92274	Landcar Life Ins Co	-20.04	-419.26	-16.53	-29.10	0	0	-1,518	1,619	-50,920
60534	American Heritage Life Ins Co	16.67	16.67	NR	NR	0	0	0	6,004	3,038
92649	American Underwriters Life Ins Co	NR	NR	NR	NR	0	0	0	0	0
71323	Langhorne Reins AZ Ltd	-16.08	-16.05	NR	NR	0	0	0	0	-84,270
93650	Versant Life Ins Co	NR	NR	NR	NR	0	0	0	0	0
94447	Century Life Ass Co	NR	NR	NR	NR	0	0	0	0	0
41211	Triton Ins Co	NR	NR	NR	NR	0	-8,160	0	31,124	2,940
98868	Sheridan Life Ins Co	88.75	88.75	96.20	96.20	0	0	11,440	13,257	3,076
30325	Zale Ind Co	0.53	0.53	NR	NR	0	0	0	0	1,778
13762	American Natl Lif Ins Co of NY	31.54	31.54	NR	NR	0	0	0	0	206,476
93521	Granular Ins Co	NR	NR	NR	NR	0	0	0	0	0
66087	Mid West Natl Life Ins Co Of TN	-6.95	-6.95	NR	NR	0	0	0	0	-13
71390	Puritan Life Ins Co of Amer	-7.89	-7.88	0.00	0.00	0	0	0	0	-3,892
69663	USAA Life Ins Co	NR	NR	NR	NR	0	0	0	0	0
69477	Time Ins Co	NR	NR	NR	NR	0	0	0	0	-16,963
68632	Vantis Life Ins Co	0.00	0.00	0.00	0.00	0	0	0	0	0
67261	Old Republic Life Ins Co	NR	NR	NR	NR	0	0	0	0	0
85090	Dearborn Natl Life Ins Co of NY	NR	NR	NR	NR	0	0	0	0	0
66281	Transamerica Premier Life Ins Co	18.67	9.69	9.83	6.77	0	0	70,319	327,426	534,752
81477	Union Security Life Ins Co of NY	8.29	4.06	NR	NR	0	0	0	-18,513	92,261
65811	American Modern Life Ins Co	46.95	46.79	NR	NR	0	0	0	0	1,024,688
65757	Shelter Life Ins Co	0.00	0.00	NR	NR	0	0	0	0	0
65560	Life Protection Ins Co	NR	NR	NR	NR	0	0	0	0	0
74365	Southern Pioneer Life Ins Co	21.96	21.96	NR	NR	0	0	0	0	178,473
75612	Gulf States Life Ins Co	NR	NR	NR	NR	0	0	0	0	0
77151	Service Life & Cas Ins Co	NR	NR	NR	NR	0	0	0	0	0

**2021 CREDIT EXPERIENCE REPORT
Annual Incurred Claims (Losses)**

**CREDIT A&H
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
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 = 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	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
61751	Central States H & L Co Of Omaha	7.54	20.36	16.56	15.71	19.85	7.77	21.31	17.45	16.39	20.80
60242	Southern Financial Life Ins Co	23.10	22.23	20.30	21.95	37.54	23.10	22.23	20.30	21.95	37.54
98736	American Federated Life Ins Co	13.67	17.50	20.67	22.10	22.71	13.67	17.50	20.67	22.10	22.71
61298	Bankers Life Of LA	14.33	19.48	20.74	21.06	19.30	14.33	19.48	20.74	21.06	19.30
99538	SWBC Life Ins Co	12.18	9.32	10.66	10.93	15.06	12.76	10.05	10.76	10.86	15.22
63126	American Nat Life Ins Co of NY	267.11	19.86	32.44	135.47	NR	267.11	19.86	32.44	44.91	NR
68136	Protective Life Ins Co	10.11	17.02	12.03	14.82	12.44	10.19	19.39	13.63	16.79	14.01
60244	Kentucky Home Life Ins Co	21.17	36.16	28.45	20.92	19.39	21.18	36.16	28.45	20.92	19.39
93777	Pavonia Life Ins Co of MI	56.99	-33.08	69.93	-31.81	-28.98	56.00	-32.62	69.72	-36.29	-27.53
60836	American Republic Ins Co	30.26	34.50	30.94	38.25	40.85	30.26	34.73	31.76	39.79	41.10
65480	Old Spartan Life Ins Co Inc	9.07	9.41	11.00	11.12	11.26	9.07	9.41	11.00	11.12	11.26
86231	Transamerica Life Ins Co	75.92	74.35	-177.41	53.13	23.76	68.04	63.68	-170.39	62.69	18.76
70548	Wichita Natl Life Ins Co	31.60	25.37	24.60	23.60	23.99	31.60	25.37	24.60	23.60	23.99
76007	Old United Life Ins Co	6.16	4.38	15.69	19.56	25.36	6.70	4.74	16.91	21.04	27.32
34274	Central States Ind Co Of Omaha	7.74	6.46	6.72	7.88	9.01	7.97	6.40	6.53	6.88	7.63
60275	American Bankers Life Assur Co Of FL	3.86	4.14	2.97	4.57	2.60	3.79	4.04	2.88	4.31	2.60
80020	Mountain Life Ins Co	15.09	32.00	16.75	-46.64	6.64	15.09	32.00	16.75	-46.65	6.64
10111	American Bankers Ins Co Of FL	5.27	5.23	-1.11	-10.25	13.27	5.00	4.97	-1.05	-9.75	12.54
85677	Life Assur Co Inc	46.11	10.63	9.89	11.70	30.73	46.11	10.63	9.89	11.70	30.73
64904	Investors Heritage Life Ins Co	9.48	24.95	14.94	7.15	29.67	9.48	24.95	14.94	7.15	29.67
83992	Foundation Life Ins Co Of AR	31.04	35.19	22.36	19.01	NR	31.04	35.19	22.36	19.01	NR
62650	Delta Life Ins Co	13.39	18.95	25.97	21.24	17.88	13.39	18.95	25.97	21.24	17.88
74233	First Natl Life Ins Co Of USA	21.82	29.55	28.55	43.33	38.50	21.82	29.58	28.77	45.14	43.45
77054	MAPFRE Life Ins Co of PR	43.55	-0.21	22.87	13.90	3.95	NR	-3.15	86.26	83.34	3.95
75094	Life Ins Co Of LA	87.48	49.65	-84.62	102.20	90.15	87.48	49.65	-84.62	102.20	90.15
77976	Gulf Guar Life Ins Co	4.19	7.70	23.75	10.56	14.00	3.84	7.70	23.75	10.56	14.00
70688	Transamerica Financial Life Ins Co	89.07	291.72	-366.31	57.89	63.67	57.83	277.52	-412.66	66.40	35.17

**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 = 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
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	NR	NR	NR	NR	NR	NR	NR
92274	Landcar Life Ins Co	NR	NR	-16.53	2.62	-27.88	NR	NR	-29.10	24.56	-16,320.51
60534	American Heritage Life Ins Co	NR	NR	NR	370.16	5.77	NR	NR	NR	370.16	5.77
92649	American Underwriters Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
71323	Langhorne Reins AZ Ltd	NR	NR	NR	NR	-16.08	NR	NR	NR	NR	-16.05
93650	Versant Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
94447	Century Life Ass Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
41211	Triton Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
98868	Sheridan Life Ins Co	0.00	NR	132.82	138.93	31.20	0.00	NR	132.82	138.93	31.20
30325	Zale Ind Co	NR	NR	NR	NR	0.53	NR	NR	NR	NR	0.53
13762	American Natl Lif Ins Co of NY	NR	NR	NR	NR	31.54	NR	NR	NR	NR	31.54
93521	Granular Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
66087	Mid West Natl Life Ins Co Of TN	NR	NR	NR	NR	-6.95	NR	NR	NR	NR	-6.95
71390	Puritan Life Ins Co of Amer	0.00	0.00	0.00	0.00	-16.60	0.00	0.00	0.00	0.00	-16.52
69663	USAA Life Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
69477	Time Ins Co	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
68632	Vantis Life Ins Co	0.00	NR	0.00	0.00	0.00	0.00	NR	0.00	0.00	0.00

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

CREDIT ACCIDENT AND HEALTH

ANNUAL INCURRED CLAIMS

BY STATE SUMMARY

(8)

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
Arkansas	29.46	31.71	30.84	32.72	285,380	424,439	659,160	684,652	649,974
California	38.70	26.10	41.95	27.44	1,542,770	3,105,553	3,026,419	3,068,294	3,492,589
Colorado	29.71	25.62	25.81	24.90	809,154	973,190	976,744	1,416,194	1,226,825
Connecticut	29.88	27.18	27.93	26.14	708,848	984,046	1,273,493	1,447,896	1,839,342
Delaware	30.17	28.70	25.86	26.54	158,435	266,866	257,393	298,347	459,176
District Of Columbia	21.03	20.55	19.58	18.98	103,297	244,869	199,914	162,671	523,028
Florida	25.83	24.53	25.53	24.97	8,767,960	9,280,927	11,702,139	10,449,123	10,614,187
Georgia	16.56	16.44	15.77	15.58	6,881,098	7,529,214	8,279,661	8,773,607	8,686,208
Guam	6.69	6.69	-0.92	-0.92	37,149	-11,556	-31,003	17,464	61,578
Hawaii	30.72	29.36	26.19	24.20	1,375,289	2,256,596	1,679,392	2,678,396	2,612,975
Idaho	16.88	14.52	14.04	12.03	589,184	1,016,833	1,250,669	1,392,395	1,745,872
Illinois	32.71	28.59	35.03	30.78	5,958,392	8,427,079	11,170,840	8,456,218	9,418,689
Indiana	43.66	50.60	44.61	53.09	4,725,739	5,343,564	6,831,958	6,585,636	5,902,119
Iowa	24.44	24.36	22.44	22.34	2,180,949	2,088,974	2,407,866	3,458,190	3,024,616
Kansas	23.47	18.95	22.85	17.86	2,443,565	2,593,844	2,677,098	3,079,082	2,985,439
Kentucky	23.94	22.77	22.48	21.77	3,776,011	4,901,607	5,152,762	4,921,127	6,528,576
Louisiana	24.11	25.10	22.34	23.14	5,951,686	7,333,826	9,034,426	9,342,109	8,781,910
Maine	56.19	45.54	51.34	40.78	1,344,275	1,748,214	2,012,561	2,599,501	2,604,065
Maryland	36.38	20.16	31.73	18.33	1,884,301	2,369,565	1,840,589	3,176,727	3,239,132
Massachusetts	39.57	35.77	35.07	30.56	775,241	709,700	1,048,992	1,513,050	1,631,246
Michigan	34.47	31.87	30.16	27.77	10,327,639	10,083,735	11,476,437	14,637,720	14,638,504
Minnesota	32.27	32.06	30.00	28.39	1,861,424	2,337,595	2,320,286	3,126,091	2,839,461
Mississippi	21.86	19.29	20.44	17.74	4,302,132	4,651,413	5,725,678	5,317,862	6,239,673
Missouri	23.87	23.69	23.20	23.24	1,535,488	2,245,323	3,053,215	2,816,925	3,053,374
Montana	21.61	18.72	21.43	17.68	299,431	424,976	154,790	418,219	398,208
Nebraska	31.41	32.37	29.28	31.38	626,472	805,719	829,082	1,288,451	1,380,704
Nevada	22.38	22.85	24.22	24.21	185,564	252,449	322,741	259,620	233,631
New Hampshire	18.47	11.67	16.72	10.82	1,423,860	2,093,531	2,132,180	2,351,265	2,327,193
New Jersey	54.26	55.45	54.09	54.31	2,077,040	3,208,489	2,764,046	3,452,304	3,095,046
New Mexico	39.96	43.27	40.43	41.94	1,342,984	2,202,955	1,908,816	2,596,938	2,347,115
New York	40.53	26.78	37.76	24.99	14,741,683	16,194,443	20,341,289	21,050,402	21,899,640
North Carolina	35.68	35.15	34.75	34.25	13,158,927	14,775,610	15,108,052	15,783,191	14,053,356
North Dakota	25.74	25.64	25.89	25.72	798,623	1,404,855	728,957	1,182,934	1,047,932
Northern Mariana Islands	8.55	8.55	7.82	7.82	4,614	-478	12,693	11,707	5,193
Ohio	48.59	51.14	48.11	49.64	8,760,599	10,221,191	10,496,164	12,482,002	10,366,884
Oklahoma	21.96	21.73	21.98	21.96	1,125,446	929,675	1,289,732	1,030,467	1,454,054

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
Oregon	35.51	33.83	30.45	28.88	884,716	1,416,387	1,404,116	1,942,016	2,243,911
Pennsylvania	53.59	54.93	48.77	49.63	8,834,629	11,008,353	10,983,436	15,028,006	14,264,691
Puerto Rico	7.15	7.27	4.32	4.39	-414,569	494,301	584,803	895,960	469,618
Rhode Island	74.48	95.65	91.74	123.75	76,108	300,588	600,038	271,012	485,722
South Carolina	42.28	41.37	41.20	39.99	8,491,592	9,155,437	10,549,296	10,152,198	9,682,626
South Dakota	26.01	23.37	23.20	20.78	860,083	831,325	654,954	1,082,830	1,531,699
Tennessee	30.43	18.55	30.23	18.57	6,605,345	7,463,981	7,331,328	7,364,099	8,353,764
Texas	21.73	25.02	20.77	23.90	19,729,633	22,590,488	23,996,188	26,912,988	26,353,618
US Virgin Islands	-2.90	-2.93	-3.68	-3.67	-11,846	-5,521	-6,149	9,416	-22,824
Utah	20.91	15.58	19.86	14.48	1,396,063	1,550,155	2,120,278	2,117,315	2,038,046
Vermont	51.18	38.86	47.79	37.07	324,477	455,729	781,465	782,474	790,112
Virginia	47.55	50.96	49.46	52.61	6,733,551	7,476,040	7,412,421	8,367,149	9,639,858
Washington	40.66	39.69	40.57	38.11	1,429,977	1,575,769	1,698,262	1,592,144	2,072,165
West Virginia	47.25	48.64	45.76	46.52	1,794,953	2,031,199	1,114,572	2,030,686	1,837,993
Wisconsin	42.54	48.32	44.31	49.24	3,411,779	3,866,834	4,801,355	5,069,461	5,157,452
Wyoming	33.07	31.65	38.12	37.37	234,601	423,728	258,313	148,603	419,069
Total	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
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
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
Oregon	24.42	34.98	31.22	39.25	43.95	23.20	33.23	29.54	37.35	42.35
Pennsylvania	43.18	51.90	51.01	65.81	54.57	43.93	52.82	51.89	67.71	56.74
Puerto Rico	-10.46	9.34	9.56	14.39	6.92	-10.79	9.59	9.55	14.88	6.92
Rhode Island	30.75	88.22	125.94	46.50	71.44	44.52	120.77	162.40	58.11	87.28
South Carolina	36.67	40.42	46.62	46.35	41.62	35.99	39.11	44.88	46.06	41.13
South Dakota	28.24	25.26	17.34	25.40	32.61	25.33	22.65	15.50	22.80	29.52
Tennessee	30.31	31.58	28.91	28.83	32.58	19.06	19.28	17.51	17.11	19.98
Texas	19.12	21.52	21.60	23.72	22.40	22.31	25.04	24.30	27.19	25.96
US Virgin Islands	-6.60	-2.50	-2.57	3.14	-6.82	-6.57	-2.50	-2.57	3.29	-6.81
Utah	17.39	18.21	23.62	23.25	21.50	11.56	13.50	18.55	17.32	17.00
Vermont	38.72	41.49	58.70	53.24	57.00	31.87	31.24	45.02	43.15	38.76
Virginia	47.73	50.94	49.63	44.56	46.23	51.80	55.84	50.39	50.10	48.29
Washington	38.44	39.34	43.90	37.89	43.33	34.68	35.52	44.87	38.03	45.49
West Virginia	48.68	56.05	31.97	55.47	43.92	49.04	56.98	32.83	57.22	46.64
Wisconsin	42.10	41.43	48.89	44.03	37.74	48.86	46.40	52.09	55.10	41.48
Wyoming	31.65	51.89	30.52	15.40	37.43	30.94	51.00	29.91	14.25	35.10
Total	26.25	29.53	30.62	32.75	31.64	24.35	27.35	28.22	30.45	29.22

CREDIT ACCIDENT AND HEALTH

EARNED PREMIUMS

COUNTRYWIDE BY COMPANY

(9)

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	117,369,992	115,034,148	105,727,605	82,865,513	61,891,785
97691	Life Of The South Ins Co	GA	L	70,203,377	64,297,181	67,743,475	63,530,779	60,111,753
66168	Minnesota Life Ins Co	MN	L	68,449,395	67,982,552	71,195,073	68,601,654	65,099,191
61751	Central States H & L Co Of Omaha	NE	L	21,943,414	24,595,531	26,380,460	31,696,650	36,815,389
60739	American Natl Ins Co	TX	L	17,780,958	20,398,088	24,000,678	25,382,778	26,899,544
97152	Plateau Ins Co	TN	L	14,846,622	16,254,842	18,327,987	18,871,335	18,815,268
98736	American Federated Life Ins Co	MS	L	8,601,795	8,561,832	7,646,896	7,643,537	7,154,867
93742	Securian Life Ins Co	MN	L	7,504,265	7,949,524	8,423,195	8,183,238	5,096,737
99538	SWBC Life Ins Co	TX	L	7,234,103	8,090,690	8,714,721	9,660,201	8,728,707
61298	Bankers Life Of LA	LA	L	7,232,848	7,130,272	7,908,367	7,907,966	8,220,603
67628	Pekin Life Ins Co	IL	L	6,299,669	6,769,753	7,517,014	8,029,607	8,466,167
60242	Southern Financial Life Ins Co	KY	L	6,074,800	5,716,446	6,071,704	5,704,396	5,314,058
76007	Old United Life Ins Co	AZ	L	3,932,846	3,663,441	3,801,850	4,215,555	4,584,411
73156	Caribbean Amer Life Assur Co	PR	L	3,882,198	5,143,739	5,449,175	5,665,190	5,946,123
60275	American Bankers Life Assur Co Of FL	FL	L	3,835,359	3,969,722	5,797,015	7,533,451	12,901,525
68136	Protective Life Ins Co	TN	L	3,620,555	5,607,254	7,340,232	9,145,922	10,828,359
65480	Old Spartan Life Ins Co Inc	SC	L	3,010,117	3,073,987	3,768,996	3,760,671	3,832,358
34274	Central States Ind Co Of Omaha	NE	P	2,352,087	2,501,755	2,576,690	2,995,729	4,305,550
60244	Kentucky Home Life Ins Co	KY	L	1,658,343	1,579,899	712,000	743,840	763,515
10111	American Bankers Ins Co Of FL	FL	P	1,196,377	1,358,331	1,783,296	3,237,547	9,858,389
60836	American Republic Ins Co	IA	L	960,544	1,241,679	1,412,311	1,578,871	1,729,777
70548	Wichita Natl Life Ins Co	OK	L	782,206	849,603	942,199	959,405	965,993
65951	Merit Life Ins Co	TX	L	689,999	2,780,619	3,581,732	21,121,161	43,154,099
77976	Gulf Guar Life Ins Co	MS	L	661,771	721,394	771,199	779,448	830,720
64904	Investors Heritage Life Ins Co	KY	L	650,149	1,097,730	3,414,771	2,371,417	3,215,009
93777	Pavonia Life Ins Co of MI	MI	L	570,691	811,941	1,169,154	1,817,935	2,854,449
80020	Mountain Life Ins Co	TN	L	470,062	579,066	730,042	690,791	825,997
71463	CICA Life Ins Co of Amer	CO	L	440,721	525,969	571,565	552,786	615,773
62650	Delta Life Ins Co	GA	L	389,872	445,697	529,470	720,965	782,253
86231	Transamerica Life Ins Co	IA	L	355,099	817,567	1,097,070	2,117,420	3,854,184
77690	Trans City Life Ins Co	AZ	L	345,597	359,266	1,063,151	405,113	418,950
25178	State Farm Mut Auto Ins Co	IL	P	231,359	811,035	2,010,982	3,659,232	5,633,358
74233	First Natl Life Ins Co Of USA	NE	L	224,438	301,509	358,554	441,762	562,461
83992	Foundation Life Ins Co Of AR	AR	L	188,701	185,831	258,785	233,766	0
63126	American Nat Life Ins Co of NY	NY	L	156,583	1,536,629	842,437	267,507	0
85677	Life Assur Co Inc	OK	L	134,846	256,922	374,355	439,700	507,099
10952	Transamerica Cas Ins Co	IA	P	101,098	0	0	0	268,268

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT A&H
COUNTRYWIDE

COCODE	COMPANY NAME	DOM	Business Type	Earned Premiums \$				
				2021	2020	2019	2018	2017
74470	Rush Life Ins Co	LA	L	100,190	103,829	170,551	289,554	368,991
77054	MAPFRE Life Ins Co of PR	PR	L	89,652	145,806	196,407	238,310	435,587
79715	Cooperativa De Seguros De Vida	PR	L	77,637	146,288	287,096	346,839	391,788
88536	Protective Life & Annuity Ins Co	AL	L	62,811	93,847	134,643	186,360	238,427
72087	Multinational Life Ins Co	PR	L	49,477	56,960	60,810	64,932	76,023
75094	Life Ins Co Of LA	LA	L	43,271	53,673	63,176	73,302	78,376
79340	Pavonia Life Ins Co NY	NY	L	34,960	47,847	67,943	45,236	66,250
60041	UNIVERSAL LIFE INS CO	PR	L	28,185	0	341,460	187,110	245,778
70688	Transamerica Financial Life Ins Co	NY	L	27,703	54,728	176,616	422,744	998,069
11162	Insurance Co of the South	GA	P	22,682	25,900	29,898	37,650	46,958
64211	Guarantee Trust Life Ins Co	IL	L	19,598	110,867	264,657	582,922	1,505,258
81779	Individual Assur Co Life Hlth & Acc	OK	L	4,899	17,230	55,063	174,535	467,859
98868	Sheridan Life Ins Co	OK	L	3,279	0	8,613	9,542	9,858
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	1,036	2,344	4,938	7,390	36,156
71390	Puritan Life Ins Co of Amer	AZ	L	980	2,040	6,318	16,525	23,439
60895	American United Life Ins Co	IN	L	577	1,837	3,260	6,465	20,063
70106	United States Life Ins Co in the Cit	NY	L	145	263	474	1,015	5,794
68632	Vantis Life Ins Co	CT	L	110	0	109	239	549
70435	The Savings Bank Mut Life Ins Co of	MA	L	68	142	214	332	526
13762	American Natl Lif Ins Co of NY	NY	L	0	0	0	0	654,734
30325	Zale Ind Co	TX	P	0	0	0	0	336,302
41211	Triton Ins Co	TX	P	0	0	0	0	0
42978	American Security Ins Co	DE	P	0	8,303	97,608	115,493	129,813
42986	Standard Guar Ins Co	DE	P	0	1,924	12,380	65,696	75,199
60534	American Heritage Life Ins Co	FL	L	0	0	0	1,622	52,615
61409	National Benefit Life Ins Co	NY	L	0	0	0	48	5,031
62383	Bestow Life Ins Co	IA	L	0	0	0	26,341	100,721
65560	Life Protection Ins Co	TX	L	0	0	0	0	0
65757	Shelter Life Ins Co	MO	L	0	0	0	65	440
65811	American Modern Life Ins Co	OH	L	0	0	0	0	2,182,285
66087	Mid West Natl Life Ins Co Of TN	TX	L	0	0	0	0	187
66281	Transamerica Premier Life Ins Co	IA	L	0	0	715,539	1,456,416	2,822,554
67261	Old Republic Life Ins Co	IL	L	0	0	0	0	0
69477	Time Ins Co	WI	L	0	0	0	0	0
69663	USAA Life Ins Co	TX	L	0	0	0	0	0
71323	Langhorne Reins AZ Ltd	AZ	L	0	0	0	0	524,011
74365	Southern Pioneer Life Ins Co	AR	L	0	0	0	0	812,655

**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	MS	L	0	0	0	0	0
94447	Century Life Ass Co	OK	L	0	0	0	0	0
71455	Arch Life Ins Co of Amer	KS	L	-2,152	1,961	41,509	295,905	845,509
89	COMPANIES IN REPORT - COUNTRYWIDE			676,846,553	707,986,429	749,942,932	764,651,265	799,671,646

2021 CREDIT EXPERIENCE REPORT
Earned Premiums

CREDIT A&H
COUNTRYWIDE

Earned Premiums at Prima Facie Rates \$

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

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
62626	CMFG Life Ins Co	IA	L	344,711,996	368,209,823	395,108,982	401,097,062	418,643,390	-15.32	-14.69	-14.66	-13.71	-15.61
60518	American Hlth & Life Ins Co	TX	L	115,993,297	113,453,763	104,902,524	80,627,335	58,750,662	1.19	1.39	0.79	2.78	5.35
66168	Minnesota Life Ins Co	MN	L	71,788,600	71,999,101	76,991,592	74,306,019	68,804,817	-4.65	-5.58	-7.53	-7.68	-5.39
97691	Life Of The South Ins Co	GA	L	67,463,802	65,042,611	68,693,838	64,293,069	60,238,740	4.06	-1.15	-1.38	-1.19	-0.21
61751	Central States H & L Co Of Omaha	NE	L	21,295,044	23,503,179	25,046,131	30,373,344	35,145,242	3.04	4.65	5.33	4.36	4.75
60739	American Natl Ins Co	TX	L	17,780,953	20,375,440	23,996,920	25,059,360	26,044,547	0.00	0.11	0.02	1.29	3.28
97152	Plateau Ins Co	TN	L	14,452,755	15,818,137	17,848,697	18,473,451	18,381,782	2.73	2.76	2.69	2.15	2.36
93742	Securian Life Ins Co	MN	L	10,069,531	10,574,598	10,960,973	10,287,455	6,772,947	-25.48	-24.82	-23.15	-20.45	-24.75
98736	American Federated Life Ins Co	MS	L	8,601,795	8,561,832	7,646,896	7,643,537	7,154,867	0.00	0.00	0.00	0.00	0.00
61298	Bankers Life Of LA	LA	L	7,232,848	7,130,272	7,908,367	7,907,966	8,220,603	0.00	0.00	0.00	0.00	0.00
99538	SWBC Life Ins Co	TX	L	6,901,350	7,504,085	8,638,415	9,723,392	8,637,739	4.82	7.82	0.88	-0.65	1.05
67628	Pekin Life Ins Co	IL	L	6,249,112	6,717,489	7,473,845	8,019,118	8,401,763	0.81	0.78	0.58	0.13	0.77
60242	Southern Financial Life Ins Co	KY	L	6,074,790	5,716,446	6,071,704	5,704,396	5,314,058	0.00	0.00	0.00	0.00	0.00
60275	American Bankers Life Assur Co Of FL	FL	L	3,902,352	4,067,425	5,966,721	7,994,684	12,903,142	-1.72	-2.40	-2.84	-5.77	-0.01
73156	Caribbean Amer Life Assur Co	PR	L	3,879,865	5,143,739	5,653,146	5,643,259	5,946,123	0.06	0.00	-3.61	0.39	0.00
76007	Old United Life Ins Co	AZ	L	3,618,051	3,387,740	3,527,912	3,919,543	4,256,456	8.70	8.14	7.76	7.55	7.70
68136	Protective Life Ins Co	TN	L	3,593,536	4,923,178	6,476,274	8,068,763	9,617,736	0.75	13.90	13.34	13.35	12.59
65480	Old Spartan Life Ins Co Inc	SC	L	3,010,117	3,073,987	3,768,996	3,760,671	3,832,358	0.00	0.00	0.00	0.00	0.00
34274	Central States Ind Co Of Omaha	NE	P	2,282,147	2,528,075	2,650,854	3,431,827	5,081,111	3.06	-1.04	-2.80	-12.71	-15.26
60244	Kentucky Home Life Ins Co	KY	L	1,658,017	1,579,899	712,000	743,840	763,515	0.02	0.00	0.00	0.00	0.00
10111	American Bankers Ins Co Of FL	FL	P	1,258,955	1,429,716	1,880,798	3,405,492	10,425,485	-4.97	-4.99	-5.18	-4.93	-5.44
60836	American Republic Ins Co	IA	L	960,544	1,233,471	1,375,982	1,517,570	1,719,488	0.00	0.67	2.64	4.04	0.60
70548	Wichita Natl Life Ins Co	OK	L	782,206	849,603	942,199	959,405	965,993	0.00	0.00	0.00	0.00	0.00
77976	Gulf Guar Life Ins Co	MS	L	722,163	721,393	771,199	779,448	830,720	-8.36	0.00	0.00	0.00	0.00
64904	Investors Heritage Life Ins Co	KY	L	650,151	1,097,731	3,414,772	2,371,417	3,215,008	0.00	0.00	0.00	0.00	0.00
65951	Merit Life Ins Co	TX	L	594,404	2,392,480	3,262,031	18,987,018	39,026,386	16.08	16.22	9.80	11.24	10.58
93777	Pavonia Life Ins Co of MI	MI	L	580,719	823,597	1,172,630	1,593,297	3,004,908	-1.73	-1.42	-0.30	14.10	-5.01
80020	Mountain Life Ins Co	TN	L	470,062	579,066	730,042	690,591	825,997	0.00	0.00	0.00	0.03	0.00
71463	CICA Life Ins Co of Amer	CO	L	440,721	525,969	571,565	552,786	615,773	0.00	0.00	0.00	0.00	0.00
86231	Transamerica Life Ins Co	IA	L	396,206	954,521	1,142,294	1,794,367	4,881,766	-10.38	-14.35	-3.96	18.00	-21.05
62650	Delta Life Ins Co	GA	L	389,872	445,697	529,470	720,965	782,253	0.00	0.00	0.00	0.00	0.00
77690	Trans City Life Ins Co	AZ	L	345,598	359,266	1,063,151	405,113	418,950	0.00	0.00	0.00	0.00	0.00
25178	State Farm Mut Auto Ins Co	IL	P	224,942	785,916	1,970,911	3,591,598	5,557,695	2.85	3.20	2.03	1.88	1.36
74233	First Natl Life Ins Co Of USA	NE	L	224,438	301,208	355,901	424,048	498,397	0.00	0.10	0.75	4.18	12.85
83992	Foundation Life Ins Co Of AR	AR	L	188,701	185,831	258,785	233,766	0	0.00	0.00	0.00	0.00	NR
63126	American Nat Life Ins Co of NY	NY	L	156,583	1,536,629	842,437	806,958	0	0.00	0.00	0.00	-66.85	NR
85677	Life Assur Co Inc	OK	L	134,846	256,922	374,355	439,700	507,099	0.00	0.00	0.00	0.00	0.00
10952	Transamerica Cas Ins Co	IA	P	111,853	0	0	0	296,514	-9.62	NR	NR	NR	-9.53
88536	Protective Life & Annuity Ins Co	AL	L	109,737	147,241	202,872	261,563	314,386	-42.76	-36.26	-33.63	-28.75	-24.16
74470	Rush Life Ins Co	LA	L	100,190	103,829	170,551	289,554	368,991	0.00	0.00	0.00	0.00	0.00
79715	Cooperativa De Seguros De Vida	PR	L	69,365	146,288	234,074	346,839	391,788	11.93	0.00	22.65	0.00	0.00

**2021 CREDIT EXPERIENCE REPORT
Earned Premiums**

**CREDIT A&H
COUNTRYWIDE**

Earned Premiums at Prima Facie Rates \$

**% of Earned Premiums Over or Under
Earned Premiums at Prima Facie Rates**

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
79340	Pavonia Life Ins Co NY	NY	L	51,793	70,289	98,020	133,702	188,475	-32.50	-31.93	-30.68	-66.17	-64.85
72087	Multinational Life Ins Co	PR	L	49,477	56,960	60,810	64,932	76,023	0.00	0.00	0.00	0.00	0.00
75094	Life Ins Co Of LA	LA	L	43,271	53,673	63,176	73,302	78,376	0.00	0.00	0.00	0.00	0.00
70688	Transamerica Financial Life Ins Co	NY	L	42,663	57,530	156,781	368,564	1,806,892	-35.07	-4.87	12.65	14.70	-44.76
60041	UNIVERSAL LIFE INS CO	PR	L	28,185	0	341,460	187,110	245,778	0.00	NR	0.00	0.00	0.00
11162	Insurance Co of the South	GA	P	22,682	25,900	29,898	37,650	46,958	0.00	0.00	0.00	0.00	0.00
64211	Guarantee Trust Life Ins Co	IL	L	19,598	110,869	264,657	582,922	1,505,261	0.00	0.00	0.00	0.00	0.00
81779	Individual Assur Co Life Hlth & Acc	OK	L	4,934	17,309	55,222	174,883	468,711	-0.71	-0.46	-0.29	-0.20	-0.18
98868	Sheridan Life Ins Co	OK	L	3,279	0	8,613	9,542	9,858	0.00	NR	0.00	0.00	0.00
93815	Pacific Century Life Ins Corp	AZ	L	2,050	2,471	3,310	3,792	4,500	0.00	0.00	0.00	0.00	0.00
60488	American Gen Life Ins Co	TX	L	1,036	2,345	4,937	11,622	20,545	0.00	-0.04	0.02	-36.41	75.98
71390	Puritan Life Ins Co of Amer	AZ	L	980	2,040	6,318	16,525	23,553	0.00	0.00	0.00	0.00	-0.49
60895	American United Life Ins Co	IN	L	663	1,837	3,829	7,550	21,281	-12.97	0.00	-14.86	-14.37	-5.72
70106	United States Life Ins Co in the Cit	NY	L	295	533	535	928	21,091	-50.85	-50.66	-11.40	9.38	-72.53
68632	Vantis Life Ins Co	CT	L	110	0	109	239	549	0.00	NR	0.00	0.00	0.00
70435	The Savings Bank Mut Life Ins Co of	MA	L	0	176	265	411	355	7,100.00	-19.32	-19.25	-19.22	48.17
79049	Alfa Life Ins Corp	AL	L	0	0	0	0	0	NR	NR	NR	NR	NR
81477	Union Security Life Ins Co of NY	NY	L	0	0	0	482,706	1,332,238	NR	NR	NR	-52.90	-50.26
85090	Dearborn Natl Life Ins Co of NY	NY	L	0	0	0	0	0	NR	NR	NR	NR	NR
86118	Arkansas Bankers Life Ins Co	AR	L	0	0	0	85,381	106,755	NR	NR	NR	0.00	0.00
87645	United Fidelity Life Ins Co	TX	L	0	0	0	0	0	NR	NR	NR	NR	NR
92274	Landcar Life Ins Co	UT	L	0	0	5,216	6,593	312	NR	NR	76.04	835.86	1,442.95
42986	Standard Guar Ins Co	DE	P	0	1,924	12,380	65,696	75,199	NR	0.00	0.00	0.00	0.00
41211	Triton Ins Co	TX	P	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
92649	American Underwriters Life Ins Co	AZ	L	0	0	0	0	0	NR	NR	NR	NR	NR
30325	Zale Ind Co	TX	P	0	0	0	0	336,302	NR	NR	NR	NR	0.00
93521	Granular Ins Co	SC	L	0	0	0	0	0	NR	NR	NR	NR	NR
13762	American Natl Lif Ins Co of NY	NY	L	0	0	0	0	654,735	NR	NR	NR	NR	0.00
93650	Versant Life Ins Co	MS	L	0	0	0	0	0	NR	NR	NR	NR	NR
94447	Century Life Ass Co	OK	L	0	0	0	0	0	NR	NR	NR	NR	NR
42978	American Security Ins Co	DE	P	0	8,303	97,608	115,493	129,813	NR	0.00	0.00	0.00	0.00
71323	Langhorne Reins AZ Ltd	AZ	L	0	0	0	0	525,011	NR	NR	NR	NR	-0.19
66281	Transamerica Premier Life Ins Co	IA	L	0	0	1,038,733	2,229,136	6,358,458	NR	NR	-31.11	-34.66	-55.61
65811	American Modern Life Ins Co	OH	L	0	0	0	0	2,189,810	NR	NR	NR	NR	-0.34
65757	Shelter Life Ins Co	MO	L	0	0	0	65	440	NR	NR	NR	0.00	0.00
65560	Life Protection Ins Co	TX	L	0	0	0	0	0	NR	NR	NR	NR	NR
67261	Old Republic Life Ins Co	IL	L	0	0	0	0	0	NR	NR	NR	NR	NR
69663	USAA Life Ins Co	TX	L	0	0	0	0	0	NR	NR	NR	NR	NR
60534	American Heritage Life Ins Co	FL	L	0	0	0	1,622	52,615	NR	NR	NR	0.00	0.00
62383	Bestow Life Ins Co	IA	L	0	0	0	26,340	100,722	NR	NR	NR	0.00	0.00

**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)

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
Alabama	19	17	20	20	24	21,251,384	20,770,738	20,997,175	20,817,396	20,559,919
Alaska	10	10	10	10	14	142,310	188,338	248,978	368,684	510,189
Arizona	18	18	19	19	22	2,911,295	2,680,031	3,157,617	2,541,021	2,987,728
Arkansas	16	17	17	19	22	1,252,593	1,409,200	1,776,851	2,219,316	2,519,517
California	14	14	14	14	16	5,064,785	6,074,193	7,157,303	8,127,539	10,357,328
Colorado	16	17	20	21	23	3,449,934	3,554,325	3,684,673	3,658,592	3,837,561
Connecticut	11	12	13	14	17	2,903,945	3,476,629	4,239,967	4,884,590	5,426,097
Delaware	11	12	13	15	18	860,081	865,551	914,458	988,201	1,144,807
District Of Columbia	6	6	7	8	11	740,845	892,853	1,165,078	1,434,050	1,634,026
Florida	16	16	17	18	21	36,913,125	38,520,139	41,085,557	40,137,844	40,094,326
Georgia	22	20	25	23	28	46,443,639	46,582,176	50,858,792	49,478,163	49,060,532
Guam	4	5	6	6	5	174,820	191,606	222,034	250,192	262,318
Hawaii	12	12	12	12	13	6,283,201	6,843,415	7,150,925	7,004,645	7,235,577
Idaho	17	16	17	18	21	6,023,465	6,794,187	7,533,466	7,877,055	7,292,918
Illinois	22	22	23	25	27	21,493,575	24,830,504	26,628,529	28,142,912	31,675,615
Indiana	20	20	23	24	26	11,590,386	12,495,950	13,798,890	14,306,941	15,125,991
Iowa	18	19	20	21	24	9,254,057	9,843,058	10,657,863	11,570,277	12,524,946
Kansas	16	21	22	24	25	10,559,794	11,417,700	11,789,248	12,158,725	12,784,491
Kentucky	13	14	17	18	19	19,480,272	19,596,874	22,451,139	21,483,051	22,597,948
Louisiana	21	22	22	22	26	32,844,454	33,024,650	34,030,834	33,735,210	34,120,956
Maine	13	13	14	14	18	3,018,182	3,346,951	3,578,430	3,911,814	4,491,114
Maryland	16	15	17	16	20	6,219,206	6,420,212	6,566,187	7,167,080	8,011,900
Massachusetts	10	10	10	13	15	1,853,126	2,371,334	3,001,662	3,323,838	3,798,717
Michigan	20	23	25	25	27	33,719,078	35,265,432	36,761,056	35,907,219	35,798,433
Minnesota	16	16	17	19	20	6,246,646	7,392,676	8,091,660	8,379,141	8,573,022
Mississippi	17	17	18	19	22	24,279,221	23,278,060	24,253,121	24,170,811	24,016,573
Missouri	19	20	23	25	31	9,374,110	9,947,725	10,133,163	11,236,007	12,522,911
Montana	16	14	14	14	17	1,141,822	1,370,781	1,589,522	1,763,476	1,982,407
Nebraska	18	18	18	20	23	2,223,971	2,544,079	2,955,757	3,519,591	4,454,208
Nevada	15	15	16	14	17	954,907	1,043,220	1,143,122	1,196,581	1,264,624
New Hampshire	12	12	11	13	15	11,187,653	11,349,273	11,257,303	11,476,367	10,632,500
New Jersey	13	13	14	14	17	4,744,380	4,922,574	5,214,743	5,597,294	6,421,351
New Mexico	16	19	19	22	24	3,824,885	4,493,780	5,172,202	5,783,111	6,748,030
New York	10	11	11	12	15	40,977,278	45,589,124	49,214,353	47,184,547	49,495,206
North Carolina	17	17	18	19	22	40,684,815	41,598,197	41,563,635	41,013,757	39,372,422
North Dakota	12	12	14	16	17	3,447,458	3,791,465	4,089,075	4,228,126	4,503,291
Northern Mariana Islands	2	2	2	2	3	60,587	73,081	81,564	92,009	87,083
Ohio	22	21	23	26	29	19,473,080	20,403,621	21,401,536	22,322,215	24,098,811
Oklahoma	20	21	20	20	25	4,905,227	4,980,728	5,328,964	5,436,681	5,889,796

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	6	7	7	7	9	247,519	340,725	476,429	582,835	679,880
South Carolina	14	15	17	15	19	23,157,133	22,649,548	22,630,317	21,902,512	23,265,129
South Dakota	15	14	14	17	20	3,045,641	3,290,630	3,777,594	4,262,668	4,697,103
Tennessee	21	22	21	21	28	21,795,872	23,637,779	25,357,428	25,539,739	25,640,532
Texas	20	19	21	25	27	103,173,282	104,995,202	111,098,592	113,462,933	117,633,986
US Virgin Islands	2	2	2	3	4	179,479	220,710	239,264	300,151	334,741
Utah	15	16	17	19	23	8,026,165	8,511,201	8,976,691	9,105,192	9,480,678
Vermont	9	10	11	12	15	837,945	1,098,431	1,331,387	1,469,644	1,386,074
Virginia	17	19	19	21	23	14,107,970	14,676,302	14,936,261	18,778,054	20,851,950
Washington	15	15	14	14	20	3,720,303	4,005,545	3,868,571	4,201,922	4,782,614
West Virginia	14	16	20	22	23	3,687,545	3,623,632	3,486,341	3,660,955	4,184,923
Wisconsin	21	19	20	23	25	8,104,450	9,333,402	9,821,625	11,513,767	13,664,873
Wyoming	13	12	12	14	16	741,311	816,633	846,421	965,055	1,119,477
Total	808	829	882	937	1,086	676,846,553	707,986,429	749,942,932	764,651,265	799,671,646

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
Virginia	12,999,533	13,388,259	14,709,733	16,700,211	19,961,662	8.53	9.62	1.54	12.44	4.46
Washington	4,123,273	4,436,299	3,784,545	4,186,790	4,555,543	-9.77	-9.71	2.22	0.36	4.98
West Virginia	3,659,878	3,564,853	3,395,227	3,549,073	3,941,147	0.76	1.65	2.68	3.15	6.19
Wisconsin	6,982,150	8,333,051	9,218,193	9,200,857	12,434,154	16.07	12.00	6.55	25.14	9.90
Wyoming	758,323	830,859	863,669	1,042,846	1,193,960	-2.24	-1.71	-2.00	-7.46	-6.24
Total	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

NET WRITTEN PREMIUMS

COUNTRYWIDE BY COMPANY

(11)

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
62626	CMFG Life Ins Co	IA	L	290,771,479	312,191,682	335,360,357	344,555,675	352,389,331
60518	American Hlth & Life Ins Co	TX	L	122,535,320	92,076,058	175,850,946	153,275,596	97,785,848
97691	Life Of The South Ins Co	GA	L	78,973,492	64,857,602	72,680,840	67,435,030	61,633,863
66168	Minnesota Life Ins Co	MN	L	77,567,338	70,376,469	82,185,531	73,991,003	75,266,470
61751	Central States H & L Co Of Omaha	NE	L	18,831,608	16,167,273	16,523,248	17,714,206	24,138,899
60739	American Natl Ins Co	TX	L	14,960,576	17,237,958	22,460,848	22,691,456	24,753,361
97152	Plateau Ins Co	TN	L	14,169,301	13,937,140	17,286,867	18,148,120	19,661,201
93742	Securian Life Ins Co	MN	L	9,150,179	7,158,922	9,751,018	8,591,972	6,291,882
61298	Bankers Life Of LA	LA	L	8,324,255	6,525,430	7,929,170	7,794,923	8,283,166
98736	American Federated Life Ins Co	MS	L	8,198,562	9,182,855	9,054,087	8,501,135	7,443,016
60242	Southern Financial Life Ins Co	KY	L	7,499,120	5,847,451	6,356,584	6,090,628	5,573,719
99538	SWBC Life Ins Co	TX	L	7,096,650	7,719,285	8,584,824	9,723,496	8,561,105
76007	Old United Life Ins Co	AZ	L	6,654,159	4,462,507	3,388,239	3,042,734	3,540,178
67628	Pekin Life Ins Co	IL	L	6,600,731	5,488,588	6,608,479	7,112,364	7,707,134
73156	Caribbean Amer Life Assur Co	PR	L	4,376,505	3,066,230	6,384,109	5,412,913	4,838,025
65480	Old Spartan Life Ins Co Inc	SC	L	3,104,122	2,833,563	3,745,271	3,794,095	3,725,680
60275	American Bankers Life Assur Co Of FL	FL	L	2,920,983	2,564,324	5,424,963	6,777,383	9,745,308
34274	Central States Ind Co Of Omaha	NE	P	2,352,087	2,501,755	2,576,690	2,995,729	4,305,550
60244	Kentucky Home Life Ins Co	KY	L	2,028,014	2,692,613	630,252	562,225	667,807
10111	American Bankers Ins Co Of FL	FL	P	1,196,377	1,358,331	1,783,296	3,237,547	9,858,389
63126	American Nat Life Ins Co of NY	NY	L	918,756	825,279	880,801	940,493	0
70548	Wichita Natl Life Ins Co	OK	L	701,985	736,967	833,033	899,037	980,747
77976	Gulf Guar Life Ins Co	MS	L	613,126	556,219	821,175	874,778	691,448
93777	Pavonia Life Ins Co of MI	MI	L	570,691	811,941	1,169,154	1,817,935	2,854,449
60836	American Republic Ins Co	IA	L	558,399	1,041,907	1,167,116	1,401,377	1,658,123
71463	CICA Life Ins Co of Amer	CO	L	479,966	279,653	670,581	453,488	602,229
77690	Trans City Life Ins Co	AZ	L	447,623	228,702	0	328,528	434,633
62650	Delta Life Ins Co	GA	L	409,599	405,081	516,415	687,331	780,407
80020	Mountain Life Ins Co	TN	L	408,028	416,890	584,055	630,289	679,461
86231	Transamerica Life Ins Co	IA	L	203,377	261,902	176,595	-206,096	368,266
83992	Foundation Life Ins Co Of AR	AR	L	175,523	134,723	171,812	289,258	0
10952	Transamerica Cas Ins Co	IA	P	101,098	0	0	0	268,268
74470	Rush Life Ins Co	LA	L	95,861	90,094	114,960	227,746	0
72087	Multinational Life Ins Co	PR	L	49,477	56,960	60,810	64,932	76,023
75094	Life Ins Co Of LA	LA	L	47,408	54,042	33,299	62,701	66,271
79340	Pavonia Life Ins Co NY	NY	L	34,960	47,847	67,943	45,236	66,250
11162	Insurance Co of the South	GA	P	22,142	24,055	27,260	33,056	44,645
74233	First Natl Life Ins Co Of USA	NE	L	13,953	225,090	266,895	285,001	361,809

**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	775,457
42986	Standard Guar Ins Co	DE	P	0	1,924	12,380	65,696	75,199
70435	The Savings Bank Mut Life Ins Co of	MA	L	0	0	0	0	-57
69477	Time Ins Co	WI	L	0	0	0	0	0
66281	Transamerica Premier Life Ins Co	IA	L	0	0	89,503	-16,877	-394,782
41211	Triton Ins Co	TX	P	0	0	0	0	0
81477	Union Security Life Ins Co of NY	NY	L	0	0	0	227,351	662,645
87645	United Fidelity Life Ins Co	TX	L	0	0	0	0	0
60041	UNIVERSAL LIFE INS CO	PR	L	0	0	57,457	6,256	-97,834
69663	USAA Life Ins Co	TX	L	0	0	0	0	0

**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
81779	Individual Assur Co Life Hlth & Acc	OK	L	-2,259	-6,763	-18,296	-34,469	-145,389
98868	Sheridan Life Ins Co	OK	L	-2,799	-655	4,078	13,155	4,185
71455	Arch Life Ins Co of Amer	KS	L	-3,296	-3	-2,067	-16,239	-68,646
64211	Guarantee Trust Life Ins Co	IL	L	-18,563	-6,502	-29,108	-43,710	325,183
77054	MAPFRE Life Ins Co of PR	PR	L	-22,210	8,785	48,647	39,758	91,551
25178	State Farm Mut Auto Ins Co	IL	P	-23,961	-37,231	-83,032	-446,830	-1,182,426
85677	Life Assur Co Inc	OK	L	-28,876	-55,812	211,804	358,333	376,074
65951	Merit Life Ins Co	TX	L	-127,056	-686,128	-1,257,950	-16,658,954	11,589,383
64904	Investors Heritage Life Ins Co	KY	L	-263,725	-462,712	3,594,875	1,652,264	2,634,518
68136	Protective Life Ins Co	TN	L	-536,954	2,034,932	3,841,113	5,314,924	6,866,962
89	COMPANIES IN REPORT - COUNTRYWIDE			692,155,077	655,285,378	808,759,716	770,987,136	770,356,641

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
62626	CMFG Life Ins Co	IA	L	-6.86	-6.91	-2.67	-2.22	-0.22	42.01	47.64	41.47	44.69	45.74
60518	American Hlth & Life Ins Co	TX	L	33.08	-47.64	14.73	56.75	113.02	17.70	14.05	21.74	19.88	12.69
97691	Life Of The South Ins Co	GA	L	21.76	-10.76	7.78	9.41	-3.65	11.41	9.90	8.99	8.75	8.00
66168	Minnesota Life Ins Co	MN	L	10.22	-14.37	11.08	-1.69	18.82	11.21	10.74	10.16	9.60	9.77
61751	Central States H & L Co Of Omaha	NE	L	16.48	-2.15	-6.72	-26.62	-26.41	2.72	2.47	2.04	2.30	3.13
60739	American Natl Ins Co	TX	L	-13.21	-23.25	-1.02	-8.33	5.91	2.16	2.63	2.78	2.94	3.21
97152	Plateau Ins Co	TN	L	1.67	-19.38	-4.75	-7.70	-0.38	2.05	2.13	2.14	2.35	2.55
93742	Securian Life Ins Co	MN	L	27.82	-26.58	13.49	36.56	30.30	1.32	1.09	1.21	1.11	0.82
61298	Bankers Life Of LA	LA	L	27.57	-17.70	1.72	-5.89	-0.67	1.20	1.00	0.98	1.01	1.08
98736	American Federated Life Ins Co	MS	L	-10.72	1.42	6.50	14.22	6.37	1.18	1.40	1.12	1.10	0.97
60242	Southern Financial Life Ins Co	KY	L	28.25	-8.01	4.37	9.27	3.87	1.08	0.89	0.79	0.79	0.72
99538	SWBC Life Ins Co	TX	L	-8.07	-10.08	-11.71	13.58	12.11	1.03	1.18	1.06	1.26	1.11
76007	Old United Life Ins Co	AZ	L	49.11	31.71	11.36	-14.05	-24.45	0.96	0.68	0.42	0.39	0.46
67628	Pekin Life Ins Co	IL	L	20.26	-16.95	-7.08	-7.72	-13.14	0.95	0.84	0.82	0.92	1.00
73156	Caribbean Amer Life Assur Co	PR	L	42.73	-51.97	17.94	11.88	-11.98	0.63	0.47	0.79	0.70	0.63
65480	Old Spartan Life Ins Co Inc	SC	L	9.55	-24.34	-1.29	1.84	-10.91	0.45	0.43	0.46	0.49	0.48
60275	American Bankers Life Assur Co Of FL	FL	L	13.91	-52.73	-19.95	-30.45	-21.29	0.42	0.39	0.67	0.88	1.27
34274	Central States Ind Co Of Omaha	NE	P	-5.98	-2.91	-13.99	-30.42	-14.00	0.34	0.38	0.32	0.39	0.56
60244	Kentucky Home Life Ins Co	KY	L	-24.68	327.23	12.10	-15.81	-17.72	0.29	0.41	0.08	0.07	0.09
10111	American Bankers Ins Co Of FL	FL	P	-11.92	-23.83	-44.92	-67.16	-20.03	0.17	0.21	0.22	0.42	1.28
63126	American Nat Life Ins Co of NY	NY	L	11.33	-6.30	-6.35	NR	NR	0.13	0.13	0.11	0.12	0.00
70548	Wichita Natl Life Ins Co	OK	L	-4.75	-11.53	-7.34	-8.33	13.47	0.10	0.11	0.10	0.12	0.13
77976	Gulf Guar Life Ins Co	MS	L	10.23	-32.27	-6.13	26.51	-15.69	0.09	0.08	0.10	0.11	0.09
93777	Pavonia Life Ins Co of MI	MI	L	-29.71	-30.55	-35.69	-36.31	-39.60	0.08	0.12	0.14	0.24	0.37
60836	American Republic Ins Co	IA	L	-46.41	-10.73	-16.72	-15.48	-18.13	0.08	0.16	0.14	0.18	0.22
71463	CICA Life Ins Co of Amer	CO	L	71.63	-58.30	47.87	-24.70	-3.45	0.07	0.04	0.08	0.06	0.08
77690	Trans City Life Ins Co	AZ	L	95.72	NR	-100.00	-24.41	-12.01	0.06	0.03	0.00	0.04	0.06
62650	Delta Life Ins Co	GA	L	1.12	-21.56	-24.87	-11.93	-2.50	0.06	0.06	0.06	0.09	0.10
80020	Mountain Life Ins Co	TN	L	-2.13	-28.62	-7.34	-7.24	-17.29	0.06	0.06	0.07	0.08	0.09
86231	Transamerica Life Ins Co	IA	L	-22.35	48.31	185.69	-155.96	-97.15	0.03	0.04	0.02	-0.03	0.05
83992	Foundation Life Ins Co Of AR	AR	L	30.28	-21.59	-40.60	NR	NR	0.03	0.02	0.02	0.04	0.00
10952	Transamerica Cas Ins Co	IA	P	NR	NR	NR	-100.00	-9.87	0.01	0.00	0.00	0.00	0.03
74470	Rush Life Ins Co	LA	L	6.40	-21.63	-49.52	NR	-100.00	0.01	0.01	0.01	0.03	0.00
72087	Multinational Life Ins Co	PR	L	-13.14	-6.33	-6.35	-14.59	-11.05	0.01	0.01	0.01	0.01	0.01
75094	Life Ins Co Of LA	LA	L	-12.28	62.29	-46.89	-5.39	71.07	0.01	0.01	0.00	0.01	0.01
79340	Pavonia Life Ins Co NY	NY	L	-26.93	-29.58	50.20	-31.72	-42.05	0.01	0.01	0.01	0.01	0.01
11162	Insurance Co of the South	GA	P	-7.95	-11.76	-17.53	-25.96	-16.07	0.00	0.00	0.00	0.00	0.01
74233	First Natl Life Ins Co Of USA	NE	L	-93.80	-15.66	-6.35	-21.23	-16.08	0.00	0.03	0.03	0.04	0.05
70688	Transamerica Financial Life Ins Co	NY	L	135.70	121.56	81.39	42.04	-107.34	0.00	0.00	0.00	-0.02	-0.03
79715	Cooperativa De Seguros De Vida	PR	L	-45.92	-78.16	-29.67	-24.52	58.28	0.00	0.00	0.01	0.01	0.01

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	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	98.60	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
71390	Puritan Life Ins Co of Amer	AZ	L	NR	NR	NR	-100.00	NR	0.00	0.00	0.00	0.00	0.00
77151	Service Life & Cas Ins Co	TX	L	NR	NR	NR	NR	100.00	0.00	0.00	0.00	0.00	0.00
65757	Shelter Life Ins Co	MO	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
74365	Southern Pioneer Life Ins Co	AR	L	NR	NR	NR	-100.00	12.56	0.00	0.00	0.00	0.00	0.10
42986	Standard Guar Ins Co	DE	P	-100.00	-84.46	-81.16	-12.64	-13.05	0.00	0.00	0.00	0.01	0.01
70435	The Savings Bank Mut Life Ins Co of	MA	L	NR	NR	NR	100.00	-16.33	0.00	0.00	0.00	0.00	0.00
69477	Time Ins Co	WI	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
66281	Transamerica Premier Life Ins Co	IA	L	NR	-100.00	630.34	95.73	-116.14	0.00	0.00	0.01	0.00	-0.05
41211	Triton Ins Co	TX	P	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
81477	Union Security Life Ins Co of NY	NY	L	NR	NR	-100.00	-65.69	-20.09	0.00	0.00	0.00	0.03	0.09
87645	United Fidelity Life Ins Co	TX	L	NR	NR	NR	NR	100.00	0.00	0.00	0.00	0.00	0.00
60041	UNIVERSAL LIFE INS CO	PR	L	NR	-100.00	818.43	106.39	49.37	0.00	0.00	0.01	0.00	-0.01
69663	USAA Life Ins Co	TX	L	NR	NR	NR	NR	NR	0.00	0.00	0.00	0.00	0.00
68632	Vantis Life Ins Co	CT	L	NR	NR	100.00	-18.29	71.23	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
30325	Zale Ind Co	TX	P	NR	NR	NR	-100.00	-25.64	0.00	0.00	0.00	0.00	0.04
81779	Individual Assur Co Life Hlth & Acc	OK	L	66.60	63.04	46.92	76.29	-208.45	0.00	0.00	0.00	0.00	-0.02

**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	15	16	17	19	23	7,986,003	8,369,073	8,958,036	8,916,858	9,274,638
Vermont	9	10	11	12	15	772,253	991,124	1,192,687	1,281,199	1,211,805
Virginia	17	19	19	21	23	14,399,153	13,114,865	18,858,442	19,466,171	19,487,679
Washington	15	15	14	14	20	4,073,188	3,410,433	6,046,708	4,823,009	5,135,835
West Virginia	14	16	20	22	23	4,236,364	3,976,042	5,016,927	4,056,424	3,963,573
Wisconsin	21	19	20	23	25	8,085,941	8,367,741	10,131,509	9,635,588	13,168,761
Wyoming	13	12	12	14	16	616,868	605,743	1,181,514	990,923	1,169,335
Total	808	829	882	937	1,086	692,155,077	655,285,378	808,759,716	770,987,136	770,356,641

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
Alabama	16.42	-12.87	7.67	0.43	10.85	3.42	3.10	2.88	2.81	2.80
Alaska	1.49	-23.34	-36.67	-40.49	-39.47	0.01	0.01	0.01	0.02	0.04
Arizona	30.60	-23.26	44.22	0.45	-13.98	0.55	0.45	0.47	0.34	0.34
Arkansas	3.39	-13.54	-20.21	-2.61	-19.76	0.19	0.19	0.18	0.23	0.24
California	-7.21	-22.59	-5.58	-29.25	1.73	0.76	0.86	0.90	1.00	1.42
Colorado	13.57	-20.97	6.78	10.47	-3.56	0.59	0.55	0.57	0.56	0.50
Connecticut	-15.74	-18.10	-13.21	-10.60	0.79	0.41	0.52	0.51	0.62	0.69
Delaware	26.59	-25.78	19.37	-8.28	-2.84	0.15	0.13	0.14	0.12	0.14
District Of Columbia	-16.92	-23.09	-19.65	-12.13	-9.20	0.11	0.14	0.14	0.19	0.21
Florida	6.23	-16.25	8.02	5.34	-1.37	5.83	5.80	5.61	5.44	5.17
Georgia	12.80	-21.80	6.22	7.11	-4.37	7.14	6.69	6.93	6.84	6.39
Guam	-6.11	6.44	-18.09	-29.75	4.74	0.02	0.02	0.02	0.02	0.03
Hawaii	-0.27	-15.44	4.03	-1.87	-3.59	0.90	0.95	0.91	0.92	0.94
Idaho	-5.57	-12.36	-3.74	2.22	2.13	0.85	0.96	0.88	0.96	0.94
Illinois	-36.71	-21.08	3.51	-6.33	-6.60	2.05	3.42	3.51	3.55	3.80
Indiana	11.38	-37.17	4.56	-3.17	10.95	1.62	1.54	1.99	1.99	2.06
Iowa	10.19	-13.04	-7.57	-9.03	-0.11	1.44	1.38	1.29	1.46	1.61
Kansas	-2.60	-3.51	-3.70	-1.39	-8.34	1.49	1.61	1.35	1.47	1.50
Kentucky	9.51	-26.10	8.96	-4.71	-4.65	2.75	2.65	2.91	2.80	2.94
Louisiana	8.33	-15.24	4.33	4.44	2.92	4.85	4.73	4.52	4.55	4.36
Maine	-8.83	-8.97	-4.62	-13.07	-13.57	0.43	0.50	0.44	0.48	0.56
Maryland	5.74	-16.88	12.92	-11.40	-18.96	0.94	0.94	0.91	0.85	0.96
Massachusetts	-20.27	-21.29	-7.92	-12.64	-5.37	0.26	0.35	0.36	0.41	0.47
Michigan	3.12	-8.74	3.24	4.49	1.55	5.05	5.17	4.59	4.66	4.47
Minnesota	-11.64	-8.94	-1.11	-5.89	-0.18	0.90	1.08	0.96	1.02	1.09
Mississippi	14.33	-15.49	5.39	8.31	-1.00	3.68	3.40	3.26	3.25	3.00
Missouri	10.70	-19.27	7.77	-1.02	-7.80	1.42	1.35	1.36	1.32	1.34
Montana	-8.85	-31.54	-5.30	4.23	-11.81	0.16	0.19	0.22	0.24	0.23
Nebraska	-11.22	-18.90	-7.54	-17.62	-17.05	0.27	0.32	0.32	0.37	0.44
Nevada	30.28	-40.31	-4.57	32.78	1.01	0.18	0.14	0.19	0.21	0.16
New Hampshire	1.02	0.42	0.51	6.39	-6.70	1.58	1.65	1.33	1.39	1.30
New Jersey	20.90	-33.51	11.35	6.28	-11.67	0.77	0.67	0.82	0.77	0.72
New Mexico	0.16	-23.63	0.94	-17.55	-11.35	0.58	0.61	0.65	0.67	0.82
New York	-1.27	-14.00	4.46	-3.11	1.44	6.19	6.62	6.24	6.26	6.47
North Carolina	9.09	-22.40	8.43	10.78	2.46	5.78	5.59	5.84	5.65	5.10
North Dakota	-4.50	-17.61	4.28	-3.15	-6.25	0.45	0.49	0.49	0.49	0.50
Northern Mariana Islands	-20.35	5.06	-43.72	-33.91	8.56	0.01	0.01	0.01	0.01	0.02
Ohio	6.24	-26.92	16.15	-1.80	-12.57	2.76	2.75	3.04	2.75	2.80
Oklahoma	27.47	-38.50	6.45	-0.72	14.50	0.71	0.59	0.78	0.77	0.77

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 payments.</p> <p>d. Joint credit life insurance coverage may be written on both the principal debtor and on one co-signer to the consumer credit contract. The maximum rate for such coverage shall not exceed an amount equal to 150% of the premium rates shown above. (Banking Department regulation 155-2-2-.12)</p>	<p>Rate per \$100 of initial indebtedness:</p> <ul style="list-style-type: none"> • \$1.1 - \$6.4, for 14-day non- retroactive benefits • \$0.5 - \$5.8, for 30-day non- retroactive benefits • \$2.5 - \$9.8, for 7-day retroactive benefits • \$1.8 - \$7.2, for 14-day retroactive benefits • \$1.3 - \$6.2, for 30-day retroactive benefits • \$0.20 for additional 12 months (Banking Department regulation 155-2-2-.12) 	----
Alaska	N/A	\$.43 (single per \$100 over 12 months)	\$1.03 – \$1.35 (7 day retroactive waiting period not available)	Commission: 26% – 34% of prima facie for disability, 30% of prima facie for life
Arizona	50% life; 60% A&H	\$.30	\$.83 – \$1.72 (c) (by class of lender)	----
Arkansas	50%	\$.65	\$1.48 - \$2.79	40% + general agent override
California	54.24% – 54.71% life (varies by type of business, by class and whether single or joint life); 54.91% – 74.58% A&H (varies by class and whether single or joint coverage)	\$.51 – \$.61 (by class of lender) per \$1000 monthly outstanding balance (n)	\$.77 – \$4.34 (by class of lender) (c)	35% prima facie, life; 30% prima facie, health (by statute) 27.5% creditor + 7.5% general agent, life; 23.75% creditor + 6.25% general agent, A&H

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 not less than 40% (v)	\$.49 per \$100 per year Single Premium Life Gross decreasing term coverage	\$1.36 – \$2.54 per \$100 of initial insurance	----
Connecticut	----	\$.50	\$1.14 – \$2.49 (c)	----
Delaware	50%	\$.65	\$.80 – \$3.00	----
Dist. of Col.	----	----	----	----
Florida	55% life; 50% A&H	Single Life per \$1,000 MOB: \$.69 Joint Life per \$1,000 MOB: \$1.21 Single Life Decr Term Single Premium: \$.44 per \$100 per year; Accelerated Death Benefit Coverage \$.03 per \$100 per year Joint Life Decr Term Single Premium: \$.77 per \$100 per year; Accelerate Death Benefit Coverage \$.06 per \$100 per year Single Life level Term Single Premium: \$.82 per \$100 per year; Accelerated Death Benefit Coverage \$.05 per \$100 per year Joint Life Level Term Single Premium: \$1.43 per \$100 year; Accelerated Death Benefit Coverage \$.08 per \$100 per year	14-Day Non-Retroactive \$.90 – \$2.53 (for loan duration of 7-60 months) 30-Day Non-Retroactive \$.58 – \$2.38 (for loan duration of 7-60 months) 7-Day Retroactive \$1.41 – \$2.95 (for loan duration of 7-60 months) 14-Day Retroactive \$1.26 – \$2.70 (for loan duration of 7-60 months) 30-Day Retroactive \$1.09 – \$2.62 (for loan duration of 7-60 months)	-----
Georgia	60%	\$.45	\$.80 – \$2.20 (c)	----
Hawaii	60% (by statute)	Single Life Declining Balance: \$.40 Single Life Level Balance: \$.74 Joint Life Declining Balance: \$.70	\$.46 – \$4.54	----

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) Gross decreasing term: \$.60 (\$.65 with dismemberment). (ii) Level term: \$1.20 (\$1.30 with dismemberment). (iii) MOB: \$.92 per \$1,000 (\$1.00 with dismemberment). (iv) Joint life: 150% of the single life rates above.	\$.91 – \$2.69 (c) (KRS 304.19-080 (4)(a)) Joint life: 150% of the single life rates above.	----

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
Louisiana	----	(a) Single life declining balance: \$.80 per \$100 coverage per annum. (b) Single life level balance: \$1.60 per \$100 coverage per annum. (c) Joint life declining balance: \$1.20 per \$100 coverage per annum. (d) Joint life level balance: \$2.40 per \$100 coverage per annum.	From \$.85 to \$10.00 per \$100 of coverage depending on the coverage period and waiting period.	Not to exceed the prima facie rate + \$10.00
Maine	63% – 75% life; 50 – 80% A&H	\$.50/\$1,000 (monthly outstanding balance); must decrease rate by 10% if health questions are asked of individuals.	\$1.46 – \$2.11 (m)	Service fee to lenders is limited to 10% of prima facie rate. If creditor is a licensed agent, an additional 5% of prima facie rate may be charged as commission.
Maryland	55%	\$.43 per annum per \$100 for single premium decreasing term policies \$.71 per annum per \$100 for single premium level term policies \$.66 per month per \$1000 for outstanding balance term policies	\$.50 – \$5.95 for single premium per \$100, depending on number of months indebtedness is insured and retroactivity of benefits (z)	Maximum 32% creditor Total maximum 36%
Massachusetts	50% life; 55% A&H	\$.69 (per \$1,000 monthly outstanding balance by statute) for single life insurance and \$1.10 for joint life insurance (p)	\$.70 (per \$100 monthly outstanding balance by statute), per annum for each of the first four years of the term of coverage; \$.50 per annum for each of the next three years of the term of coverage; and \$.25 per annum for each year of coverage thereafter (p)	----
Michigan	60% (f)	\$.48 (single premium basis with decreasing term)	\$1.50-\$2.20 (single premium per \$100, excluding pre-existing conditions) (c)	----

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
Minnesota	50%	\$.40 (t)	\$.89 – \$1.88 (g) (t)	---
Mississippi	N/A; Mississippi has no minimum loss ratio as long as the rates set by the Legislature are charged.	\$.80 for single life decreasing term \$1.60 for single life level term \$1.39 for joint life decreasing term \$2.80 for joint life level term Statute: 83-53-23	Statute: 83-53-23(3)	45%
Missouri	35% (by statute)	\$.55 (single life decreasing term) \$1.10 (single life level term)	\$.80 – \$3.00 (w)	40% producer 10% general agent
Montana	38.5% life; 55% disability	\$.80 (\$1.40 for joint life) per \$1000 monthly outstanding balance-(n)	\$.41 - \$6.18 per \$100 of initial indebtedness (includes 7-day retroactive and 7-day non-retroactive)	37.5% of the net written prima facie premium, with no more than 7.5% apportioned to the producing general agent
Nebraska	45% - 50%	\$.69 (\$1.15 for joint life) per \$1000 monthly outstanding balance \$.50 (\$0.84 for joint life) per year per \$100 indebtedness Single Premium Decreasing Term. \$.92 (\$1.54 for joint life) per year per \$100 original indebtedness Level Term Life.	\$0.56 – \$1.51 (y)	Maximum 30% creditor
Nevada	---	NAC 690.105 Credit Life: Individual - \$.72 (per \$1,000 monthly outstanding balance) Joint – 1.54 x the individual rate Dismemberment: Individual: Single Premium Basis: \$0.05 per \$100 of insurance Monthly Outstanding Balance Basis: \$0.08 per \$1,000 monthly outstanding balance Joint: Twice the individual rate	NAC 690.125 Single Premium: \$0.55-11.66 per \$100 of initial debt Monthly Outstanding Debt: \$0.60 – \$3.17 per \$1000 of outstanding debt (These rates vary by prospective benefits and retroactive benefits)	---

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
New Hampshire	50% Life; 60% A&H	\$.247 – \$.488 (by class of lender)	\$.967 – \$1.987 (by	----
New Jersey	40% to 65% (depending on types of coverage, age, or renewability conditions)	\$.40	\$0.94 - \$1.99 (h)	No limit on compensation
New Mexico	55%	\$.39	\$.80 – \$ 1.25 (c)	----
New York	Vendor (i) (auto dealer, motorcycle dealer, etc.) 65% – 71% life; 62% – 69% A&H Other policyholders are experienced rated using a component approach	\$.56 – \$.72 per month per \$1,000 (n)	\$1.17 – \$2.21 (c)	(o)
North Carolina	----	\$.50 (per \$100 for single premium decreasing term life); \$1.10 (per \$100 for single premium level term life) effective Jan. 1, 1997	\$.95 – \$2.60; see G.S. 58-57-45	----
North Dakota	45%	\$.62 (per \$1,000 monthly outstanding balance)(n)	\$.94 – \$1.88 (c)	----
Ohio	50% life; 60% health	\$.41	\$.70 – \$1.32 (c)	(j)
Oklahoma	----	\$.68	\$.80 – \$3.00	40% creditor; 10% general agent
Oregon	60%	MOB: \$0.59 – \$0.65; SP decreasing: \$0.38 – \$0.42 if <64 mos. And \$0.59 - \$0.65 times (mos.+1)/20; SP level: \$0.68 – \$0.76 (see OAR 836-060-0026).	For decreasing coverage, SP or MOB: see Tables 1–2 in OAR; for open-end account: \$1.26 – \$1.89 (see OAR 836-060-0031).	----
Pennsylvania	55% life; 60% – 65% A&H	\$.45	\$1.67 – \$2.43 (c)	27% + 3% general agent, life; 21% + 4% general agent, A&H
Puerto Rico	----	\$.65 (per \$100 initial indebtedness)	None	Service fee to lenders is limited to twenty percent (20%) of the corresponding premium

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; monthly calculated by formula based on single premium rates (u)	25% creditor; 30% total (u)
South Carolina	Non-life 50% (by statute under Consumer Finance Act & Consumer Protection Code)	\$.55	\$1.44 – \$1.53 (k)	----
South Dakota	50%	\$.56 per \$100 initial indebtedness	\$.70 - \$1.96 (c)	40%
Tennessee	50% A&H	\$.66 (by statute)	\$1.48 – \$2.79	40% (by statute)
Texas	Life (s): Class E: 43% All other classes: 48% A&H (s): Class E: 44% – 46% (varies by plan of benefits) All other classes: 46% – 51% (varies by plan of benefits)	Class E: \$.241 (s) All other classes: \$.316	Class E: \$.993 – \$1.70 (s) All other classes: \$1.32 – \$2.26	(q)
Utah	50% life; 55% A&H	\$.4225	\$1.41 – \$1.88 (x)	----
Vermont	60% life; 70% A&H	\$.55	\$.96 – \$2.01 (c)	----
Virginia	60%	\$.6228 (l)	\$1.03 – \$2.17 (l)	----
Washington	60%	\$.60 (per \$1000 monthly outstanding balance)(n)	\$.86 – \$1.85	25% to creditor; 30% total
West Virginia	60%	\$.65	\$1.30 – \$1.90 (c) Six-month preexisting conditions clause: \$1.45 – \$2.15.	----
Wisconsin	44% life; 52-60% varies by plan A&H	\$.41	\$.70 – \$1.52 (c)	----
Wyoming	----	\$.50	\$.80 – \$3.00	30% + 7.5% general agent

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 type of policy is available, but rates are not explicit. Acceptable rates would be actuarial equivalent of those for other types of policies.
- (h) Rates include those for policies that either include or exclude preexisting conditions.
- (i) The loss ratio varies by carrier. If the rate charged by the carrier is relatively high, then a higher minimum loss ratio applies. If the loss ratio is relatively low, then a lower minimum loss ratio applies.
- (j) None, but a group administrative services contract, which pays the policyholder in excess of 10% of the net premiums written, is presumed to be excessive and an unlawful inducement to insurance.
- (k) Rates represent 30-day and 14-day retroactive policies only. Rates shown are for policies with a 12-month period; rates for higher periods are higher. For open ended monthly outstanding balance policies, insurers should apply an 80% factor to their calculated rates.
- (l) Commission is required to publish prima facie rates reasonably expected to produce a 60% loss ratio each triennium. The current triennial began Jan. 1, 2019. (Refer to Chapter 37.1 of Title 38.2 of the Code of Virginia for specific information regarding requirements applicable to credit life and credit accident and health insurance in Virginia.) The next triennial will begin Jan. 1, 2022.
- (m) Maine does not have seven-day or 14-day retroactive or non-retroactive available.
- (n) Single premium rates calculated by formula based on MOB.
- (o) New York State Department of Financial Services comments: "Service fees may be paid to the creditors for service actually performed. These are required to be filed with the department. The fees are generally expressed as a percentage of the prima facie rates. Because New York requires experience rating, this means that low rates have a higher service percentage while high rates have a low one. This results in the creditor receiving roughly the same up-front compensation regardless of the rate level. Commissions may not be paid to the creditor, regardless of whether or not they are a licensed insurance agent. They may be paid to any other licensed insurance agent (not affiliated with the creditor) for the solicitation of the group policy. For both of these, it is required that the rates remain self-supporting. At our loss ratio levels, this is a significant restriction."
- (p) The commissioner is required to set the rates for the auto dealer class of business every three years based on inter-company Massachusetts experience. For the period Jan. 1, 2008, through Dec. 31, 2010, the auto dealer rates are: life: \$.46 per \$1,000 per month for single life insurance and \$.74 per \$1,000 per month for joint life insurance. A&H: single premium rates for each \$100 of initial insured indebtedness are \$.49 per annum for each of the first four years of the term of coverage, \$.35 per annum for each of the next three years of the term of coverage, and \$.18 per annum for each year of coverage thereafter.
Rates and rate deviations for non-auto dealer classes of business are determined based on company experience and are subject to disapproval by the commissioner.
- (q) Section 1153.103(e), Texas Insurance Code: In determining the presumptive premium rate, the commissioner may not set or limit the amount of compensation actually paid by a company to an agent but may request from an insurer or agent any relevant data relating to the presumptive premium rate, including information relating to compensation paid for the sale of credit insurance, expenses, losses, and profits. An insurer or agent shall provide the requested information to the commissioner in a timely manner. Section 1153.105 permits an insurer

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, 14-day non-retroactive, 14-day retroactive, for a loan duration period of 12 months.
- (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 for credit life and credit A&H insurance. The rates will be adjusted effective January 1, 2016 based on statewide experience relative to the 50% minimum loss ratio.
- (u) 230-RICR-20-60-1 was adopted in Rhode Island, making the rates final.
- (v) Colorado requires that credit insurance not directly written by a state or national bank MUST use the component-based rates and CANNOT use the 40% loss ratio standard. The only exception is if the plan offers benefits and differs materially from those provided in the component-based rates; then 40% loss ratio standard must be used. For credit insurance directly written by a state or national bank, the insurer has the option of either using the component-based rates or developing their own rates based on the 40% loss ratio standard.
- (w) The range listed is for 12 months of indebtedness and reflects rates for retro and non-retro benefits. Missouri has a broader range of prima facie rates, with varying periods of indebtedness (range from one month to 120 months).
- (x) Range of rates given represents single premium prima facie rates for: 30 day non-retroactive; 30 day retroactive; 14 day non-retroactive; 14 day retroactive and 7 day retroactive elimination periods for a loan duration period of 12 months.
- (y) The range listed is for 12 months of indebtedness and reflects rates for retro and non-retro benefits. Nebraska has a broader range of prima facie rates, with varying periods of indebtedness (range from one month to 180 months).
- (z) See COMAR 31.13.01.15. For Group credit health insurance issued on the outstanding balance , effective June 1, 2016, a composite monthly outstanding balance premium rate shall be used instead of the rates referred to in §C of this regulation. The rates under this plan may not exceed those shown in the schedule below, with the rates being based on the amount of insured indebtedness currently being repaid. The composite rate shall be applied to all outstanding balances under the plan each month irrespective of the duration of the loans. 14 Day Nonretroactive -- \$0.08; 30 Day Nonretroactive -- 0.07; 14 Day Retroactive -- 0.11; 30 Day Retroactive -- 0.09