

**APPENDIX G. CREDIBILITY TABLE****AVERAGE NUMBER OF LIFE YEARS**

Credit Life	(Credit Accident And Health Plans Retroactive And Non-Retroactive)				Incurred Claim Count	Credibility Factor Z
	7 Day	14 Day	30 Day	90 Day		
1	1	1	1	1	1	.00
1,800	95	141	209	327	9	.25
2,400	126	188	279	429	12	.30
3,000	158	234	349	536	15	.35
3,600	189	281	419	643	18	.40
4,600	242	359	535	821	23	.45
5,600	295	438	651	1,000	28	.50
6,600	347	516	767	1,179	33	.55
7,600	400	594	884	1,357	38	.60
9,600	505	750	1,116	1,714	48	.65
11,600	611	906	1,349	2,071	58	.70
14,600	768	1,141	1,698	2,607	73	.75
17,600	926	1,375	2,047	3,143	88	.80
20,600	1,084	1,609	2,395	3,679	103	.85
25,600	1,347	2,000	2,977	4,571	128	.90
30,600	1,611	2,391	3,558	5,464	153	.95
40,000	2,106	3,125	4,651	7,143	200	1.00

The above integral numbers represent the lower end of the bracket for each Z factor. The upper end is one (1) less than the lower end for the next higher Z factor.