APPENDIX K. CREDIT DISABILITY INSURANCE EXPERIENCE REPORT

FORM CI-EX-DIS

STATE OF ____________________________ FOR CALENDAR YEAR __________

NAIC COMPANY CODE: ________________________________________________

COMPANY NAME: _____________________________________________________

CLASS OF BUSINESS: (Check One)
A. [] Commercial Banks, Savings & Loan Associations & Mortgage Loan Companies
B. [] Finance Companies and Small Loan Companies
C. [] Credit Unions
D. [] Production Credit Associations (Agricultural & Horticultural P.C.A.'s)
E. [] Dealers (Auto & Truck Dealers, Other Dealers, Retail Stores, etc.)
F. [] Other than A thru E (Specify: ______________________________)

PLAN OF BENEFITS: (Check One Only)
[ ] SINGLE PREMIUM     [ ] OUTSTANDING BALANCE
[ ] 7 Day Retro.       [ ] 7 Day Retro.       [ ] 30 Day Non-Retro.
[ ] Revolving Account (open-end) Indebtedness
[ ] Other Than Revolving Account Indebtedness

1. Actual Earned Premiums

<table>
<thead>
<tr>
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<th>19__</th>
<th>19__</th>
<th>19__</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>a. Net Written Premiums*</td>
<td></td>
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<tr>
<td>b. Premium Reserve, Beginning Period</td>
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<tr>
<td>c. Premium Reserve, End of Period</td>
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<tr>
<td>d. Actual Earned Premiums (a+b-c)</td>
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<tr>
<td>e. Earned Premiums at Presumptive Rate (Form CI-EP-DIS)</td>
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</tbody>
</table>

2. Incurred Claims

a. Claims Paid

b. Unreported Claims, Beginning of Period**
   ____  ____  ____  ____  ____

c. Unreported Claims, End of Period**
   ____  ____  ____  ____  ____

d. Claim Reserve, Beginning of Period***
   ____  ____  ____  ____  ____

e. Claim Reserve, End of Period***
   ____  ____  ____  ____  ____

f. Incurred Claims
   (a-b+c-d+e)
   ____  ____  ____  ____  ____

### 3. Loss Ratios

a. Actual Loss Ratio
   (2f/1d)
   ____  ____  ____  ____  ____

b. Loss Ratio at presumptive rate (2f/1e)
   ____  ____  ____  ____  ____

* See instructions.
** Must take into account unreported claims due but unpaid and pending but not due.
*** Must take into account reported claims due but unpaid and pending but not due.