## APPENDIX J. CREDIT LIFE INSURANCE EXPERIENCE REPORT

**FORM CI-CX-L**

**STATE OF _______________________ FOR CALENDAR YEAR _____________**

**NACI 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. [ ] Production Credit Associations (Agricultural & Horticultural P.C.A.'s)  
D. [ ] Dealers (Auto & Truck Dealers, Other Dealers, Retail Stores, etc.)  
E. [ ] Other than A thru E (Specify: _______________________ )

**PLAN OF BENEFITS:  (Check One Only)**

<table>
<thead>
<tr>
<th>Single Lives</th>
<th>Joint Lives</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] Single Premium Receiving Term</td>
<td>[ ]</td>
</tr>
<tr>
<td>[ ] Single Premium Level</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

**OUTSTANDING BALANCE:**

| Revolving Account (open end) | [ ] |
| Other Than Revolving Account | [ ] |

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**Form CI-DRF: Part B - Case Experience**

<table>
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<tr>
<th>19_</th>
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</table>

1. **Actual Earned Premiums***

a. **Net Written Premiums***

b. **Premium Reserve, Beginning of Period**

c. **Premium Reserve, End of Period**

d. **Actual Earned Premiums (a+b-c)**

e. **Earned Premiums at presumptive rate (Form CI-EP-L)**
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, End of Period

3. Loss Ratios

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

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

4. Mean Insurance In Force*

5. Losses Per $100 Mean Insurance In Force (100x2f) / Item 4

6. Losses Per $100 Initial Amount On Basis of 12 Month Policy (13) / (24) x Item 5***

*See instructions.
**Must take into account reported claims due but unpaid.
***To be completed for reducing term insurance only.

NOTE: Mean Insurance In Force shall be used in arriving at the statewide loss ratios for purposes of developing presumptive premium rates.