

NAIC INSURANCE DATA PRODUCTS  
Record Layout  
2022 Data in 2022 PC Format - Product Code IP

**File Name: P2022285**

SCHEDULE NAME: CREDIT INSURANCE EXPERIENCE EXHIBIT - PART 1A

PAGE NUMBER: 230

| COLUMN NUMBER | COLUMN NAME       | FORMAT  | LENGTH |
|---------------|-------------------|---------|--------|
| 1             | COCODE            | NUMERIC | 5      |
| 2             | STABBR            | ALPHA   | 2      |
| 3             | LINE_NO           | ALPHA   | 10     |
| 4             | OPEN_END_SINGLE   | NUMERIC | 13.3   |
| 5             | OPEN_END_JOINT    | NUMERIC | 13.3   |
| 6             | CLOSED_END_SINGLE | NUMERIC | 13.3   |
| 7             | CLOSED_END_JOINT  | NUMERIC | 13.3   |

**VALID LINE NUMBERS**

| LINE NUMBER | LINE DESCRIPTION   |
|-------------|--|
| 01.1        | Gross written premiums (earned premiums)                       |
| 01.2        | Refunds on terminations (earned premiums)                      |
| 01.3        | Net written premiums (earned premiums)                         |
| 01.4        | Premium reserves, start of period (earned premiums)            |
| 01.5        | Premium reserves, end of period (earned premiums)              |
| 01.6        | Actual earned premiums (earned premiums)                       |
| 01.7        | Earned premiums at prima facie rates (earned premiums)         |
| 02.1        | Claims paid (incurred claims)                                  |
| 02.2        | Unreported claim reserve, start of period (incurred claims)    |
| 02.3        | Unreported claim reserve, end of period (incurred claims)      |
| 02.4        | Claim reserves, start of period (incurred claims)              |
| 02.5        | Claim reserves, end of period (incurred claims)                |
| 02.6        | Incurred claims (incurred claims)                              |
| 03.1        | Commissions and service fees incurred (incurred compensation)  |
| 03.2        | Other incurred compensation (incurred compensation)            |
| 03.3        | Total incurred compensation (incurred compensation)            |
| 03.4        | Commissions/service fee percentage (incurred compensation)     |
| 03.5        | Other incurred compensation percentage (incurred compensation) |
| 04.1        | Actual loss percentage (loss percentage)                       |
| 04.2        | Loss percentage at prima facie rates (loss percentage)         |
| 05          | Mean insurance in force  |
| 06          | Losses per \$1,000 mean insurance in force                     |