

Credit Life, Nation-wide Total

<i>Year</i>	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
1999	3,447	41.5%
2000	3,244	40.8%
2001	2,997	40.9%
2002	2,412	41.4%
2003	1,896	42.9%
2004	1,766	43.1%
2005	1,726	41.3%
2006	1,690	43.1%
2007	1,638	42.8%
2008	1,463	44.0%
2004-08	8,283	42.8%

Credit Life, Selected States, 2004-08

<i>State</i>	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
LA	327	25.1%
PR	364	28.8%
NV	72	28.9%
SD	43	30.6%
NE	72	33.3%
TX	869	38.0%
FL	554	43.4%
NC	351	47.0%
PA	343	53.0%
OR	89	55.3%
NY	237	56.5%
VA	217	57.0%
ME	34	58.0%
VT	18	61.7%

Selected Writers of Credit Life, 2004-2008

	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
Nation-wide	8,283	42.8%
Cuna Mutual	1,164	55.6%
American Health & Life (Citigroup)	837	51.9%
American Bankers Life Assurance (Assurant)	728	44.7%
Life of the South	444	29.7%
Central States H & L	383	39.2%
Protective Life	354	32.6%
Carribbean American (Assurant)	317	26.2%
American National	301	36.2%
Life Investors (Aegon)	278	34.2%
Resource Life	176	27.0%
Service Life	170	23.2%

Credit Disability, Nation-wide Total

<i>Year</i>	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
1999	3,220	44.2%
2000	3,210	46.4%
2001	3,062	50.0%
2002	2,640	49.3%
2003	2,115	47.2%
2004	2,045	46.9%
2005	1,943	40.4%
2006	1,868	39.4%
2007	1,829	36.8%
2008	1,629	38.3%
2004-08	9,320	40.6%

Credit Disability, Selected States, 2004-08

<i>State</i>	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
NV	59	16.3%
AK	26	24.1%
SD	51	27.2%
DC	17	28.1%
GA	446	28.7%
IL	402	33.1%
TX	990	36.3%
NC	447	46.0%
NY	332	52.5%
VT	29	55.2%
PA	421	58.9%
PA	421	58.9%
WV	62	65.2%
ME	54	65.8%

Selected Writers of Credit Disability, 2004-2008

	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
Nation-wide	9,320	40.6%
Cuna Mutual	2,030	46.6%
American Health & Life (Citigroup)	1,012	53.9%
American Bankers Life Assurance (Assurant)	578	29.3%
Household Life (Household)	484	44.9%
Protective Life	290	36.3%
Central States L & H	271	36.3%
American Bankers (Assurant)	193	22.1%
Resource Life	182	33.2%
Life of the South	165	23.4%
Union Security (Assurant)	145	28.0%
Central States Indemnity	108	22.0%
Service Life	102	25.0%

Credit IUI, Nation-wide Total

(Involuntary Unemployment)

<i>Year</i>	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
1999	1,342	7.6%
2000	1,350	6.0%
2001	1,295	8.8%
2002	1,093	13.7%
2003	811	13.5%
2004	659	9.6%
2005	599	10.4%
2006	534	8.1%
2007	508	14.2%
2008	489	13.1%
2004-08	2,788	10.9%

Credit IUI, Selected States, 2004-08

<i>State</i>	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
VT	1	1.0%
AR	18	2.1%
UT	22	2.2%
DC	6	2.2%
HI	24	2.5%
CA	333	6.0%
FL	150	7.8%
OH	134	8.3%
NC	180	14.8%
TX	205	17.9%
MN	23	26.7%
PA	85	29.7%
CO	30	30.8%
NY	40	40.6%
VA	33	43.8%

Selected Writers of Credit IUI, 2004-2008

	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
Nation-wide	2,788	10.9%
American Bankers (Assurant)	675	11.6%
Triton (Citigroup)	514	24.7%
American Security (Assurant)	458	4.7%
Central States Indemnity	229	5.2%
Wesco IC	202	11.0%
Yosemite IC (AIG)	165	15.8%
Balboa (Countrywide/Citigroup)	62	3.9%
Stonebridge Casualty (Aegon)	58	7.3%

Table 7

Total Credit Life, Disability and IUI Experience By State, 2004-08

<i>State</i>	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>	<i>State</i>	<i>Gross WP (\$ Million)</i>	<i>Inc / Earn Loss Ratio</i>
AK	51	27.5%	MT	82	34.8%
AL	379	39.5%	NC	978	42.1%
AR	190	34.4%	ND	75	35.3%
AZ	209	36.1%	NE	181	30.4%
CA	906	30.2%	NH	97	35.0%
CO	208	33.2%	NJ	318	36.2%
CT	134	31.0%	NM	166	42.0%
DC	29	27.0%	NV	151	19.7%
DE	77	30.1%	NY	608	53.3%
FL	1,089	34.3%	OH	726	41.7%
GA	845	34.2%	OK	298	34.7%
HI	109	25.7%	OR	234	43.1%
IA	330	34.9%	PA	849	54.4%
ID	107	31.8%	PR	619	29.4%
IL	768	32.6%	RI	41	37.7%
IN	482	40.9%	SC	549	38.7%
KS	245	30.1%	SD	101	26.7%
KY	438	33.7%	TN	675	38.7%
LA	628	27.7%	TX	2,064	35.5%
MA	200	34.1%	UT	147	28.6%
MD	246	44.8%	VA	546	50.9%
ME	95	60.1%	VT	48	55.9%
MI	712	42.6%	WA	293	39.4%
MN	292	36.9%	WI	503	42.6%
MO	485	39.3%	WV	165	43.9%
MS	329	33.4%	WY	64	35.9%
			Nation-wide	20,391	37.7%

Credit Family Leave, 2004-08 Nation-wide Experience

<i>Year</i>	<i>Earned Premium</i>	<i>Claims Paid</i>	<i>Loss Ratio</i>
2004	\$50,396,018	\$82,163	0.2%
2005	\$39,851,001	\$93,388	0.2%
2006	\$29,179,076	\$63,975	0.2%
2007	\$25,486,677	\$55,849	0.2%
2008	\$22,508,468	\$52,978	0.2%
2004-08	\$144,912,772	\$295,375	0.2%

Creditor-Placed (Force-Placed) Insurance, 2004-08 Nation-wide Experience

Creditor-Placed Auto

<i>Year</i>	<i>Gross WP (\$ Millions)</i>	<i>Inc / Earn Loss Ratio</i>
2004	1,549	37.9%
2005	1,724	36.4%
2006	1,390	31.5%
2007	2,269	33.1%
2008	1,993	40.5%
2004 - 08	8,925	36.0%

Creditor-Placed Homeowners

<i>Year</i>	<i>Gross WP (\$ Millions)</i>	<i>Inc / Earn Loss Ratio</i>
2004	\$1,485	33.1%
2005	\$1,832	53.5%
2006	\$2,153	28.3%
2007	\$3,058	20.5%
2008	\$3,987	23.2%
2004 - 08	\$12,515	29.0%