

**EXHIBIT A.2
COUNTRYWIDE EXPERIENCE**

Filing Company(ies): _____
 Line of Business and program: _____
 Coverage(s): _____

EXPERIENCE UNDERLYING RATE REVISION FILING

"Latest Accident Year" is 12/31 ending: _____
 Accident Year Data Evaluated as of: _____

INSTRUCTIONS:
 1. Only enter data in the cells highlighted in green.
 2. Data should be on a Direct Basis Net of Salvage and Subrogation.
 3. Data MUST be given for a full 12 Month Accident Year ending 12/31.
 4. Enter appropriate values in ALL green data entry cells.

	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 4)	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 3)	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 2)	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 1)	Calendar Accident Year 1/1 through 12/31 of (Latest Year)	ALL YEARS COMBINED
PREMIUM						
(1) WRITTEN PREMIUM	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(2) EARNED PREMIUM	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(3) CURRENT RATE LEVEL FACTOR ("CL")						
(4) EARNED PREMIUM AT CL [2 x 3]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(5) PREMIUM TREND FACTOR (Trend through the latest calendar year end)						
(6) TRENDED EARNED PREMIUM AT CL [4 x 5]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OTHER CHARGES						
(7) POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(8) INSTALLMENT FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(9) OTHER FEES AND CHARGES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(10) TOTAL FEES AND CHARGES [7 + 8 + 9]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(11) CURRENT FEE LEVEL FACTOR ("CL")						
(12) TOTAL FEES AND CHARGES AT CL [10 x 11]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
PREMIUM AND OTHER CHARGES						
(13) EARNED PREMIUM AND OTHER CHARGES [2 + 10]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(14) TRENDED EARNED PREMIUM AND OTHER CHARGES AT CL [6 + 12]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LOSS ADJUSTMENT EXPENSE, OTHER EXPENSE, AND INVESTMENT INCOME						
(15) INCURRED UNALLOCATED LOSS ADJUSTMENT EXPENSES (ULAE OR AAOE)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(16) INCURRED ALLOCATED LOSS ADJUSTMENT EXPENSES (ALAE OR DACCE)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(17) UNDERWRITING EXPENSE RATIO ^A (Represent as a percentage)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(18) INVESTMENT INCOME RATIO ^B (Represent as a percentage)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
LOSSES						
(19) PAID LOSS (EXCLUDING LAE and INCLUDING CATASTROPHE LOSS)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(20) CASE RESERVES (EXCLUDING LAE and INCLUDING CATASTROPHE LOSS)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(21) CATASTROPHE PAID LOSS (EXCLUDING LAE)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(22) CATASTROPHE CASE RESERVES (EXCLUDING LAE)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(23) INCURRED LOSS (EXCLUDING LAE) [19 + 20]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(24) INCURRED LOSS DEVELOPMENT FACTOR						
(25) DEVELOPED INCURRED LOSS (INCLUDING ALAE) [(23 + 16) x 24]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(26) LOSS TREND FACTOR (Trend through the latest calendar year end)						
(27) TRENDED AND DEVELOPED INCURRED LOSS (INCLUDING ALAE) [25 x 26]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
EXPERIENCE RATIOS						
(28) INCURRED LOSS RATIO INCLUDING ALAE [(23 + 16) / 13]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(29) ULTIMATE INCURRED LOSS RATIO INCLUDING ALAE [25 / 13]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30) PROJECTED LOSS AND LAE [(27 + 15 x 26) / 14]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(31) ULTIMATE COMBINED RATIO [29 + (15 / 13) + 17]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32) ADJUSTED AND TRENDED OPERATING RATIO [((27 + 15 x 26) / 14) + 17 - 18]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

A: Underwriting Expense Ratio is defined in this exhibit as all underwriting expenses (excluding loss adjustment expenses, profit, and investment income) to premiums.
 B: Investment Income Ratio is defined in this exhibit as the total incurred calendar year return on all investments to earned premium.