

Use of Credit Score Information - Personal Auto*

Company Name	Credit Scoring Model	Use of Credit Score Information		
		Underwriting	Rating	Tiering
Allstate County Mutual Insurance Company	Insurance Scoring Model 7 (ISM7)			X
Allstate Fire and Casualty Insurance Company	Insurance Scoring Model 7 (ISM7)			X
Amica Mutual Insurance Company	Amica Credit Evaluation System 1 (ACES 1)			X
Amica Property and Casualty Insurance Company	Amica Credit Evaluation System 1 (ACES 1)			X
Auto Club County Mutual Insurance Company	LexisNexis Attract Standard Auto	X		X
Colonial County Mutual Insurance Company - Lone Star General Agency (Nationwide)	Credit Lite (Nationwide Proprietary Model)	X	X	X
Consumers County Mutual Insurance Company - Travelers Quantum Automobile	Travelers Insurance Score Model (TIS)			X
Crestbrook Insurance Company	LexisNexis Attract One	X	X	
Direct General Insurance Company	TransUnion TrueRisk Auto Standard		X	
Economy Fire & Casualty Company	Personal Financial Management (PFM) Model	X		X
Economy Preferred Insurance Company	Personal Financial Management (PFM) Model	X	X	
Economy Premier Assurance Company	Personal Financial Management (PFM) Model	X	X	
Encompass Indemnity Company	Insurance Scoring Model 7 (ISM7)	X		X
Esurance Insurance Company	Esurance 12 Proprietary Model			X
Farmers Texas County Mutual Insurance Company	FIC 1.0 Proprietary Credit Model			X
Foremost County Mutual Insurance Company	FAC 1.5 Proprietary Credit Model			X
Garrison Property and Casualty Insurance Company	LexisNexis Attract One			X
GEICO County Mutual Insurance Company	FICO Insurance Score 2.0 TX SG 1003		X	
Home State County Mutual Insurance Company - Esurance Insurance Services	Esurance 12 Proprietary Model			X
Home State County Mutual Insurance Company - Imperial General Agency of Texas	NGI CredPro 1.0			X
Home State County Mutual Insurance Company - Kemper General Agency	LexisNexis Attract One			X
Infinity County Mutual Insurance Company	Infinity Insurance Company Proprietary Credit Model			X
Infinity County Mutual Insurance Company - Leader Managing General Agency	Infinity Insurance Company Proprietary Credit Model			X
Integon Indemnity Corporation	NGI CredPro 1.0			X
Liberty County Mutual Insurance Company	Safeco Insurance Scoring Model 1.0	X		X
Liberty County Mutual Insurance Company - Safeco General Agency	Safeco Insurance Scoring Model 1.0	X		X
Mercury County Mutual Insurance Company	Progressive's A41 Proprietary Model			X
Metropolitan Lloyds Insurance Company of Texas	Personal Financial Management (PFM) Model	X		X
Old American County Mutual Fire Insurance Company - Direct General Insurance Agency	TransUnion TrueRisk Auto Standard		X	
Old American County Mutual Fire Insurance Company - The General Automobile Insurance Service of Texas	TransUnion TrueRisk Auto Standard			X
Progressive County Mutual Insurance Company - Agent	Progressive Insurance Credit Model			X
Progressive County Mutual Insurance Company - Direct	Progressive Insurance Credit Model			X
Southern County Mutual Insurance Company - Hartford Fire General Agency	Hartford's Custom Credit 2003 Model			X
Southern County Mutual Insurance Company - Hartford of Texas General Agency	Hartford's Custom Credit 2003 Model			X
Southern County Mutual Insurance Company - Hartford Underwriters General Agency	Hartford's Custom Credit 2003 Model			X
State Farm County Mutual Insurance Company of Texas	State Farm PLCU-0B02	X		X
State Farm Mutual Automobile Insurance Company	State Farm PLCU-0B02	X		X
Texas Farm Bureau Underwriters	LexisNexis Attract One		X	
United Services Automobile Association	LexisNexis Attract One			X
Unitrin County Mutual Insurance Company - Charter General Agency	LexisNexis Attract One		X	
Unitrin County Mutual Insurance Company - Unitrin Direct General Agency	LexisNexis Attract Non-Standard Auto		X	
USAA Casualty Insurance Company	LexisNexis Attract One			X
USAA General Indemnity Company	LexisNexis Attract One			X

KEY

Underwriting - Credit score is used in conjunction with other underwriting variables to determine eligibility for insurance coverage, to determine company placement, or to limit insurance coverage.

Tiering - Credit score is used in conjunction with other rating variables to determine a rating factor.

Rating - Credit score alone is used to determine a rating factor.

* This list only includes companies that responded to the 2019 Helpinsure.com price comparisons data call. There are other companies that use credit scoring information in personal auto insurance but don't appear here because they were not required to respond and did not voluntarily respond to the data call.