

## Use of Credit Score Information - Homeowners\*

Company Name	Credit Scoring Model	Use of Credit Score Information		
		Underwriting	Rating	Tiering
AIIG Property Casualty Company	FICO Insurance Score 2.0 TX HO3/5 1003	X		X
Allstate Indemnity Company	Insurance Scoring Model 7 (ISM7)			X
Allstate Vehicle and Property Insurance Company	Insurance Scoring Model 7U (ISM7U)		X	
American Mercury Lloyd's Insurance Company	FICO Insurance Score 2.0 TX SG 1003			X
American Security Insurance Company	LexisNexis Attract Homeowners		X	
Amica Mutual Insurance Company	Amica Credit Evaluation System 1 (ACES 1)			X
ASI Lloyds	LexisNexis Attract Homeowners	X		X
Auto Club Indemnity Company	LexisNexis Attract Homeowners	X		X
Chubb Lloyds Insurance Company of Texas	LexisNexis Attract Homeowners			X
Crestbrook Insurance Company	LexisNexis Attract One	X	X	
Encompass Indemnity Company	Insurance Scoring Model 7 (ISM7)	X		X
Esurance Insurance Company	Insurance Scoring Model 7U (ISM7U)			X
Fire Insurance Exchange	Texas Fire and Auto Combined Evaluation Tool (FACET)		X	
Foremost Lloyds of Texas	FICO Insurance Score TX HO3/5 0903	X		X
Garrison Property and Casualty Insurance Company	LexisNexis Attract One			X
Hartford Accident and Indemnity Company	Hartford's Custom Credit 2003 Model		X	
Homesite Insurance Company	TransUnion TrueRisk Auto-Property	X	X	
Kemper Independence Insurance Company	LexisNexis Attract One			X
Liberty Insurance Corporation	Safeco Insurance Scoring Model 1.0	X		X
Metropolitan Lloyds Insurance Company of Texas	Personal Financial Management (PFM) Model	X		X
MIC General Insurance Corporation	FICO Insurance Score 2.0 TX HO3/5 1003		X	
Mountain Valley Indemnity Company	FICO Insurance Score TX HO3/5 0903		X	
Nationwide Mutual Insurance Company	Nationwide Proprietary Credit Scoring Model		X	
Progressive Casualty Insurance Company	LexisNexis Attract Homeowners	X		X
Safeco Insurance Company of Indiana	Safeco Insurance Scoring Model 1.0	X		X
State Farm Lloyds	State Farm RLIRM-FK01			X
Texas Farm Bureau Mutual Insurance Company	LexisNexis Attract One		X	
Texas Farmers Insurance Company	FICH 1.0		X	
Travelers Personal Insurance Company	Travelers Insurance Score 2.0 (TIS 2.0)			X
Trumbull Insurance Company	Hartford's Custom Credit 2003 Model		X	
Twin City Fire Insurance Company	Hartford's Custom Credit 2003 Model		X	
United Property & Casualty Insurance Company	LexisNexis Attract Homeowners			X
United Services Automobile Association	LexisNexis Attract One			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 homeowners insurance but don't appear here because they were not required to respond and did not voluntarily respond to the data call.