

Use of Credit Score Information - Homeowners*

Company Name	Insurance Type	Credit Scoring Model	Use of Credit Score Information		
			Underwriting	Rating	Tiering
AIG Property Casualty Company	Condo	FICO Insurance Score 2.0 TX HO3/5 1003	N	N	Y
AIG Property Casualty Company	Homeowners	FICO Insurance Score 2.0 TX HO3/5 1003	N	N	Y
AIG Property Casualty Company	Renters	FICO Insurance Score 2.0 TX HO3/5 1003	N	N	Y
Allstate Indemnity Company	Renters	ISM7	N	N	Y
Allstate Vehicle and Property Insurance Company	Condo	ISM7U	Y	Y	N
Allstate Vehicle and Property Insurance Company	Homeowners	ISM7U	Y	Y	N
American Economy Insurance Company	Condo	Safeco Insurance Scoring Model 1.0	Y	N	Y
American Economy Insurance Company	Homeowners	Safeco Insurance Scoring Model 1.0	Y	N	Y
American Family Connect Property and Casualty Insurance Company	Homeowners	CBCIRS 1.5	Y	Y	N
American Mercury Lloyd's Insurance Company	Condo	Insight Score for Insurance through Equifax	N	Y	N
American Mercury Lloyd's Insurance Company	Condo	Mercury 2020 Financial Responsibility Model	N	Y	N
American Mercury Lloyd's Insurance Company	Homeowners	Insight Score for Insurance through Equifax	N	Y	N
American Mercury Lloyd's Insurance Company	Homeowners	Mercury 2020 Financial Responsibility Model	N	Y	N
American Mercury Lloyd's Insurance Company	Renters	Mercury 2020 Financial Responsibility Model	N	Y	N
Amica Mutual Insurance Company	Condo	Amica Credit Evaluation System 1 (ACES 1)	N	Y	N
Amica Mutual Insurance Company	Homeowners	Amica Credit Evaluation System 1 (ACES 1)	N	Y	N
Amica Mutual Insurance Company	Renters	Amica Credit Evaluation System 1 (ACES 1)	N	Y	N
ASI Lloyds	Condo	LexisNexis Attract Homeowners	Y	N	Y
ASI Lloyds	Homeowners	LexisNexis Attract Homeowners	Y	N	Y
ASI Lloyds	Renters	H61	N	N	Y
Auto Club Indemnity Company	Condo	LexisNexis Attract One	Y	N	Y
Auto Club Indemnity Company	Homeowners	LexisNexis Attract One	Y	N	Y
Auto Club Indemnity Company	Renters	LexisNexis Attract One	Y	N	Y
Chubb Lloyds Insurance Company of Texas	Condo	LexisNexis Attract Homeowners	N	N	Y
Chubb Lloyds Insurance Company of Texas	Homeowners	LexisNexis Attract Homeowners	N	N	Y
Chubb Lloyds Insurance Company of Texas	Renters	LexisNexis Attract Homeowners	N	N	Y
Crestbrook Insurance Company	Condo	LexisNexis Attract One	N	Y	N
Crestbrook Insurance Company	Homeowners	LexisNexis Attract One	N	Y	N
Crestbrook Insurance Company	Renters	LexisNexis Attract One	N	Y	N
Economy Preferred Insurance Company	Condo	Personal Financial Management (PFM) Model	Y	Y	N
Economy Preferred Insurance Company	Homeowners	Personal Financial Management (PFM) Model	Y	Y	N
Economy Preferred Insurance Company	Renters	Personal Financial Management (PFM) Model	Y	Y	N
Encompass Independent Insurance Company	Condo	Insurance Scoring Model 8 (ISM8)	Y	N	Y
Encompass Independent Insurance Company	Homeowners	Insurance Scoring Model 8 (ISM8)	Y	N	Y
Encompass Independent Insurance Company	Renters	Insurance Scoring Model 8 (ISM8)	Y	N	Y
Farmers Lloyds Insurance Company of Texas	Condo	Personal Financial Management (PFM) Model	Y	N	Y
Farmers Lloyds Insurance Company of Texas	Homeowners	Personal Financial Management (PFM) Model	Y	N	Y
Farmers Lloyds Insurance Company of Texas	Renters	Personal Financial Management (PFM) Model	Y	N	Y
Foremost Insurance Company Grand Rapids, Michigan	Condo	FICO Insurance Score TX HO3/5 0903	Y	Y	N
Foremost Insurance Company Grand Rapids, Michigan	Homeowners	FICO Insurance Score TX HO3/5 0903	Y	Y	N
Foremost Insurance Company Grand Rapids, Michigan	Renters	FICO Insurance Score TX HO3/5 0903	Y	Y	N
Foremost Lloyds of Texas	Homeowners	FICO Insurance Score TX HO3/5 0903	Y	Y	N
Garrison Property and Casualty Insurance Company	Condo	LexisNexis Attract One	N	N	Y
Garrison Property and Casualty Insurance Company	Homeowners	LexisNexis Attract One	N	N	Y
Garrison Property and Casualty Insurance Company	Renters	LexisNexis Attract One	N	N	Y
Hartford Insurance Company of the Southeast	Condo	TransUnion Credit Vision Insurance Score	N	N	Y
Hartford Insurance Company of the Southeast	Homeowners	TransUnion Credit Vision Insurance Score	N	N	Y
Hartford Insurance Company of the Southeast	Renters	TransUnion Credit Vision Insurance Score	N	N	Y
Homesite Indemnity Company	Homeowners	TransUnion TrueRisk Auto-Property	Y	Y	Y
Homesite Insurance Company	Homeowners	TransUnion TrueRisk Auto-Property	Y	Y	Y
Homesite Insurance Company	Renters	TransUnion TrueRisk Auto-Property	Y	Y	Y
Integon National Insurance Company	Condo	NGIC V5 Preferred Insurance Scoring Model	N	N	Y
Integon National Insurance Company	Homeowners	NGIC V5 Preferred Insurance Scoring Model	N	N	Y
Integon National Insurance Company	Renters	NGIC V5 Preferred Insurance Scoring Model	N	N	Y
Liberty Insurance Corporation	Condo	Safeco Insurance Scoring Model 1.0	Y	N	Y
Liberty Mutual Insurance Company	Renters	Safeco Insurance Scoring Model 1.0	Y	N	Y
Liberty Mutual Personal Insurance Company	Homeowners	Safeco Insurance Scoring Model 1.0	Y	N	Y
MIC General Insurance Corporation	Condo	FICO Insurance Score 2.0 TX HO3/5 1003	N	Y	N
MIC General Insurance Corporation	Homeowners	FICO Insurance Score 2.0 TX HO3/5 1003	N	Y	N
MIC General Insurance Corporation	Renters	FICO Insurance Score 2.0 TX HO3/5 1003	N	Y	N
Mid-Century Insurance Company of Texas	Homeowners	FCH20-1 Proprietary Insurance Score Model	N	Y	N
Mid-Century Insurance Company of Texas	Homeowners	Insight Score for Insurance from Equifax	N	Y	N
Mountain Valley Indemnity Company	Condo	FICO Insurance Score TX HO3/5 0903	N	Y	N
Mountain Valley Indemnity Company	Homeowners	FICO Insurance Score TX HO3/5 0903	N	Y	N
Mountain Valley Indemnity Company	Renters	FICO Insurance Score TX HO3/5 0903	N	Y	N

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Company Name	Insurance Type	Credit Scoring Model	Use of Credit Score Information		
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Nationwide Mutual Insurance Company	Condo	Nationwide Insurance Score (NIS00)	N	Y	N
Nationwide Mutual Insurance Company	Homeowners	Nationwide Insurance Score (NIS00)	N	Y	N
Nationwide Mutual Insurance Company	Renters	Nationwide Insurance Score (NIS00)	N	Y	N
Privilege Underwriters Reciprocal Exchange	Condo	LexisNexis Attract One	N	Y	N
Privilege Underwriters Reciprocal Exchange	Homeowners	LexisNexis Attract One	N	Y	N
Privilege Underwriters Reciprocal Exchange	Renters	LexisNexis Attract One	N	Y	N
Progressive Casualty Insurance Company	Renters	H61	N	N	Y
State Farm Lloyds	Condo	6NC0-FB11-XXXX-LG11-TX01	N	N	Y
State Farm Lloyds	Homeowners	6NC0-FB11-XXXX-LG11-TX01	N	N	Y
State Farm Lloyds	Renters	6NC0-FB11-XXXX-LG11-TX01	N	N	Y
Texas Farmers Insurance Company	Condo	FICH 1.0	N	Y	N
Texas Farmers Insurance Company	Renters	FICH 1.0	N	Y	N
Travelers Personal Insurance Company	Condo	Travelers Insurance Score 2.0 (TIS 2.0)	N	N	Y
Travelers Personal Insurance Company	Homeowners	Travelers Insurance Score 2.0 (TIS 2.0)	N	N	Y
Travelers Personal Insurance Company	Renters	Travelers Insurance Score 2.0 (TIS 2.0)	N	N	Y
United Services Automobile Association	Condo	LexisNexis Attract One	N	N	Y
United Services Automobile Association	Homeowners	LexisNexis Attract One	N	N	Y
United Services Automobile Association	Renters	LexisNexis Attract One	N	N	Y
USAA Casualty Insurance Company	Condo	LexisNexis Attract One	N	N	Y
USAA Casualty Insurance Company	Homeowners	LexisNexis Attract One	N	N	Y
USAA Casualty Insurance Company	Renters	LexisNexis Attract One	N	N	Y
USAA General Indemnity Company	Condo	LexisNexis Attract One	N	N	Y
USAA General Indemnity Company	Homeowners	LexisNexis Attract One	N	N	Y
USAA General Indemnity Company	Renters	LexisNexis Attract One	N	N	Y

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 2023 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.