Helpinsure.com
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	ISM7	N	N	Y
Allstate Fire and Casualty Insurance Company	ISM7	N	N	Y
American Family Connect Property and Casualty Insurance Company	CBCIRS 1.5	Y	Y	N
Amica Mutual Insurance Company	Amica Credit Evaluation System 1 (ACES 1)	N	N	Y
Amica Property and Casualty Insurance Company	Amica Credit Evaluation System 1 (ACES 1)	N	N	Y
Auto Club County Mutual Insurance Company	LexisNexis Attract Standard Auto	Y	N	Y
Colonial County Mutual Insurance Company - Titan Insurance Services	Nationwide Insurance Score (NIS00)	Y	Y	N
Crestbrook Insurance Company	LexisNexis Attract One	N	Y	N
Dairyland County Mutual Insurance Company of Texas	TransUnion CreditVision	N	Y	N
Economy Fire & Casualty Company	Personal Financial Management (PFM) Model	Y	N	Y
Encompass Independent Insurance Company	Insurance Scoring Model 8 (ISM8)	Y	N	Y
Farmers Lloyds Insurance Company of Texas	Personal Financial Management (PFM) Model	Y	N	Y
Farmers Property and Casualty Insurance Company	Personal Financial Management (PFM) Model	Y	Y	N
Foremost County Mutual Insurance Company	BAC 3.6 Proprietary Credit Model	N	N	Y
Garrison Property and Casualty Insurance Company	LexisNexis Attract One	N	N	Y
GEICO Texas County Mutual Insurance Company - Atlantis Corporation	Credit Based Risk Assessment (CBRA 5.0)	N	N	Y
GEICO Texas County Mutual Insurance Company - Discovery Corporation	Credit Based Risk Assessment (CBRA 5.0)	N	N	Y
GEICO Texas County Mutual Insurance Company - Endeavor Corporation	Credit Based Risk Assessment (CBRA 5.0)	N	N	Y
Home State County Mutual Insurance Company - Clearside General Insurance Services	NGIC V5 Credit Model	N	N	Y
Home State County Mutual Insurance Company - Imperial General Agency of Texas	NGI CredPro 1.0	N	N	Y
Infinity County Mutual Insurance Company	Infinity Insurance Company Proprietary Credit Model	N	N	Y
Liberty County Mutual Insurance Company	Safeco Insurance Scoring Model 1.0	Y	N	Y
Liberty County Mutual Insurance Company - Safeco General Agency	Safeco Insurance Scoring Model 1.0	Y	N	Y
Mercury County Mutual Insurance Company	Mercury 2020 Financial Responsibility Model	N	Y	N
Mercury County Mutual Insurance Company	Insight Score for Insurance through Equifax	N	Y	N
MGA Insurance Company, Inc.	TransUnion Insurance Risk Score - Auto	N	Y	N
Mid-Century Insurance Company of Texas	Insurance Score (FCA40-1)	N	N	Y
Midvale Indemnity Company	AFCM 1.0	N	Y	N
Noblr Reciprocal Exchange	TransUnion TrueRisk Auto Standard	N	Y	N
Progressive County Mutual Insurance Company - Agent	Progressive Insurance Credit Model	N	N	Y
Progressive County Mutual Insurance Company - Direct	Progressive Insurance Credit Model	N	N	Y
State Farm County Mutual Insurance Company of Texas	State Farm PLCU-0B02	Y	N	Y
State Farm Mutual Automobile Insurance Company	State Farm PLCU-0B02	Y	N	Y
Trexis One Insurance Corporation	LexisNexis Attract with Claims Non-Standard Auto	N	Y	N
United Services Automobile Association	LexisNexis Attract One	N	N	Y
USAA Casualty Insurance Company	LexisNexis Attract One	N	N	Y
USAA General Indemnity Company	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 personal auto insurance but don't appear here because they were not required to respond and did not voluntarily respond to the data call.