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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.