

Use of Credit Score Information - Personal Auto

| Company Name | Credit Scoring Model | Use of Credit Score Information | | | |
|---|--|---------------------------------|--------|---------|----------|
| | | Underwriting | Rating | Tiering | Not Used |
| 21st Century Centennial Insurance Company | AIG M17 | | | X | |
| AAA Texas County Mutual Insurance Company | ChoicePoint Attract Standard Auto Model | X | | X | |
| Allstate County Mutual Insurance Company | Insurance Scoring Model 7 (ISM7) | | | X | |
| Allstate Fire And Casualty Insurance Company | Insurance Scoring Model 7 (ISM7) | | | X | |
| America First Insurance Company | ChoicePoint Attract Standard Auto Model | | | X | |
| Chartis Property Casualty Company | Fair, Isaac and Company FIIRS 2.0 TX PG 1003 | | | X | |
| Colonial County Mutual Insurance Company | Fair, Isaac and Company FIIRS 2.0 TX SG 1003 | X | | X | |
| Consumers County Mutual Insurance Company | Fair, Isaac and Company FIIRS 2.0 TX SG 1003 | | X | X | |
| Encompass Indemnity Company | Insurance Scoring Model 7 (ISM7) | X | | X | |
| Esurance Insurance Company | Esurance 12 Proprietary Model (identical to Progressive's A24 Model) | | | X | |
| Farm Bureau County Mutual Insurance Company of Texas | ChoicePoint Attract One Model | | X | | |
| Farmers Texas County Mutual Insurance Company | Texas Fire and Auto Combined Evaluation Tool (FACET) | X | | X | |
| Fireman's Fund Insurance Company | Fair, Isaac and Company EFIS TX PG 1003 | | | X | |
| Garrison Property and Casualty Insurance Company | ChoicePoint Attract One Model | | | X | |
| Geico Indemnity Company | Fair, Isaac and Company FIIRS 2.0 TX SG 1003 | X | | X | |
| Government Employees Insurance Company | Fair, Isaac and Company FIIRS 2.0 TX SG 1003 | X | | X | |
| Home State County Mutual Insurance Company - Esurance Insurance Services (Esurance) | Esurance 12 Proprietary Model (identical to Progressive's A24 Model) | | | X | |
| Home State County Mutual Insurance Company - Safeco General Agency - Safeco | Fair, Isaac and Company EFIS TX PG 1003 | X | | X | |
| Home State County Mutual Insurance Company - Titan Insurance Services, Inc. - Nationwide | TransUnion Insurance Risk Score - Auto Model | | X | | |
| Home State County Mutual Insurance Company - Unitrin Direct General Agency (Unitrin) | CM10 (Progressive's A24 Credit Model) | | X | | |
| Liberty County Mutual Insurance Company | LM Casualty Insight 1.0 TX 1205 | X | | X | |
| Loya Insurance Company | NA | | | | X |
| Merastar Insurance Company | NA | | | | X |
| Mercury County Mutual Insurance Company | ChoicePoint Attract Standard Auto Model | | X | X | |
| Metropolitan Lloyds Insurance Company of Texas | Personal Financial Management (PFM) Model | X | | X | |
| National General Insurance Company | GMAC Sunshine (v3) | | | X | |
| Nationwide Agribusiness Insurance Company | Nationwide Insurance Credit Scoring Model | X | X | X | |
| National Surety Corporation | Fair, Isaac and Company EFIS TX PG 1003 | | | X | |
| Progressive County Mutual - Direct Rates | Progressive's A41 Proprietary Model | | | X | |
| Progressive County Mutual Insurance Company | Progressive's A41 Proprietary Model | | | X | |
| Southern County Mutual Insurance Company - Hartford Fire General Agency Program | 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 | ChoicePoint Attract Standard Auto Model | X | | X | |
| State Farm Mutual Automobile Insurance Company | ChoicePoint Attract Standard Auto Model | X | | X | |
| Texas Automobile Insurance Plan Association | NA | | | | X |
| Texas Farm Bureau Mutual Insurance Company | ChoicePoint Attract One Model | | X | | |
| Trinity Universal Insurance Company | ChoicePoint Attract One Model | | | X | |
| United Services Automobile Association | ChoicePoint Attract One Model | | | X | |
| Unitrin County Mutual Insurance Company - Charter General Agency | ChoicePoint Attract Non-Standard Auto Model | | | X | |
| USAA Casualty Insurance Company | ChoicePoint Attract One Model | | | X | |
| USAA General Indemnity Company | ChoicePoint Attract One Model | | | X | |
| KEY | | | | | |
| Underwriting - Credit score is used in conjunction with other underwriting variables to determine eligibility of insurance coverage or company placement or 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. | | | | | |