

Use of Credit Score Information - Homeowners

Company Name	Credit Scoring Model	Use of Credit Score Information			
		Underwriting	Rating	Tiering	Not Used
Allied Property and Casualty Insurance Company	Nationwide Insurance Credit Scoring Model		X		
Allstate Fire and Casualty Insurance Company	Insurance Scoring Model 7 (ISM7)	X	X		
Allstate Indemnity Company	Insurance Scoring Model 7 (ISM7)		X		
Allstate Insurance Company	Insurance Scoring Model 7 (ISM7)	X			
American Mercury Lloyd's Insurance Company	Fair, Isaac and Company EFIIS TX HO3/5 1003	X		X	
Amica Lloyd's of Texas	Amica Credit Evaluation System 1 (ACES 1)		X		
Auto Club Indemnity Company	ChoicePoint Attract Homeowners Model	X		X	
Chartis Property Casualty Company	NA				X
Chubb Lloyds Insurance Company of Texas	NA				X
Consolidated Lloyds	NA				X
Encompass Indemnity Company	Insurance Scoring Model 7 (ISM7)	X	X		
Farmers Insurance Exchange	FIGH 1.0		X		
Fire Insurance Exchange	Texas Fire and Auto Combined Evaluation Tool (FACET)		X		
Foremost Lloyds of Texas	Fair, Isaac and Company EFIIS TX HO3/5 1003	X	X		
Liberty Insurance Corporation	LM Casualty Insight 1.0 TX 1205			X	
Liberty Lloyds of Texas Insurance Company	LM Casualty Insight 1.0 TX 1205			X	
Metropolitan Lloyds Insurance Company of Texas	Personal Financial Management (PFM) Model	X		X	
National Surety Corporation	Fair, Isaac and Company EFIIS TX HO3/5 1003		X		
Nationwide Property and Casualty Insurance Company	Nationwide Insurance Credit Scoring Model			X	
Property and Casualty Insurance Company of Hartford	Hartford's Custom Credit 2003 Model			X	
Safeco Insurance Company of Indiana	Fair, Isaac and Company EFIIS TX HO3/5 1003			X	
Sentinel Insurance Company, Ltd.	Hartford's Custom Credit 2003 Model			X	
State Farm Lloyds	State Farm RLIRM-FK01			X	
Texas Fair Plan Association	NA				X
Texas Farm Bureau Mutual Insurance Company	ChoicePoint Attract One Model		X		
Texas Farmers Insurance Company	FIGH 1.0		X		
Texas Windstorm Insurance Association	NA				X
Travelers Commercial Insurance Company	Fair, Isaac and Company FIIRS 2.0 TX SG 1003			X	
Travelers Home and Marine Insurance Company, The	Fair, Isaac and Company FIIRS 2.0 TX SG 1003			X	
United Services Automobile Association	ChoicePoint Attract One Model			X	
Unitrin Direct Property & Casualty Insurance Company	NA				X
Unitrin Safeguard Insurance Company	ChoicePoint Attract One Model	X		X	
USAA Texas Lloyd's 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.