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Use of Credit Score Information - Homeowners

Company Name	Credit Scoring Model	Use of Credit Score Information		
		Underwriting	Rating	Tiering
AIG Property Casualty Company	Fair, Isaac and Company FIIRS 2.0 TX HO3/5 1003	X		X
Allied Property and Casualty Insurance Company	Nationwide Proprietary Credit Scoring Model		X	
Allstate Indemnity Company	Insurance Scoring Model 7 (ISM7)		X	X
Allstate Vehicle and Property Insurance Company	Insurance Scoring Model 7U (ISM7U)		X	
American Mercury Lloyd's Insurance Company	Fair, Isaac and Company FIIRS 2.0 TX SG 1003			X
American Security Insurance Company	LexisNexis Attract Homeowners		X	
Amica Mutual Insurance Company	Amica Credit Evaluation System 1 (ACES 1)			X
ASI Lloyds	LexisNexis Attract Homeowners	X		X
Auto Club Indemnity Company	LexisNexis Attract Homeowners	X		X
Chubb Lloyds Insurance Company of Texas	LexisNexis Attract Homeowners			X
Encompass Indemnity Company	Insurance Scoring Model 7 (ISM7)	X		X
Esurance Insurance Company	Insurance Scoring Model 7U (ISM7U)			X
Fire Insurance Exchange	Texas Fire and Auto Combined Evaluation Tool (FACET)		X	
Garrison Property and Casualty Insurance Company	LexisNexis Attract One			X
Hartford Accident and Indemnity Company	Hartford's Custom Credit 2003 Model		X	
Hartford Fire Insurance Company	Hartford's Custom Credit 2003 Model		X	
Liberty Insurance Corporation	LM Casualty Insight 1.0 TX 1205	X		X
Metropolitan Lloyds Insurance Company of Texas	Personal Financial Management (PFM) Model	X		X
Nationwide General Insurance Company	Nationwide Proprietary Credit Scoring Model			X
Progressive Casualty Insurance Company	LexisNexis Attract Homeowners	X		X
Safeco Insurance Company of Indiana	Safeco Insurance Scoring Model 1.0	X		X
State Farm Lloyds	State Farm RLIRM-FK01			X
Texas Farm Bureau Mutual Insurance Company	LexisNexis Attract One		X	
Texas Farmers Insurance Company	FICH 1.0		X	
Travelers Home and Marine Insurance Company, The	Travelers Insurance Score Model (TIS)			X
United Property & Casualty Insurance Company	LexisNexis Attract Homeowners			X
United Services Automobile Association	LexisNexis Attract One			X
Unitrin Safeguard Insurance Company	LexisNexis Attract One	X		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.