



An insurance score is a credit-based statistical analysis that helps predict a consumer's likelihood of filing an insurance claim in the future. It is not a measure of a consumer's ability to borrow money.

For More Information:

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A Guide to Understanding Insurance Scores

Insurance Scores
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Are insurance scores regulated?

Insurance companies' use of insurance scores is regulated by federal and state law. The federal Fair Credit Reporting Act permits insurance companies to use credit in underwriting transactions and protects consumers' rights. Most states have passed laws strengthening consumer protections.

How can I find out what my insurance score is?

ChoicePoint believes this information is valuable for a consumer to know. A consumer may order his or her own insurance score via the ChoiceTrust™ Web site at www.choicetrust.com.

How do I obtain a copy of my credit report?

A consumer is entitled to a free copy of his or her credit report if an insurance company takes an adverse action against that consumer as a result of credit information.

For a fee, curious consumers can request a copy of their credit report directly from the credit bureaus:

- > Equifax: 800-997-2493
- > Experian: 888-397-3742
- > Trans Union: 800-888-4213

Why do insurers use credit?

Scores help streamline the decision process, so policies can be issued faster and at an appropriate price to the consumer.

What variables are used to create an insurance score?

Some credit variables that are used include: outstanding debt ratio, new credit activity, types of loans, payment patterns, public records and past due amounts.

Not used: race, color, religion, national origin and gender.

How are insurance scores used?

Decisions about how insurance scores are used to affect coverage and rates are made by the insurance companies. Insurers make underwriting decisions based on their own business requirements.



Insurance Scores