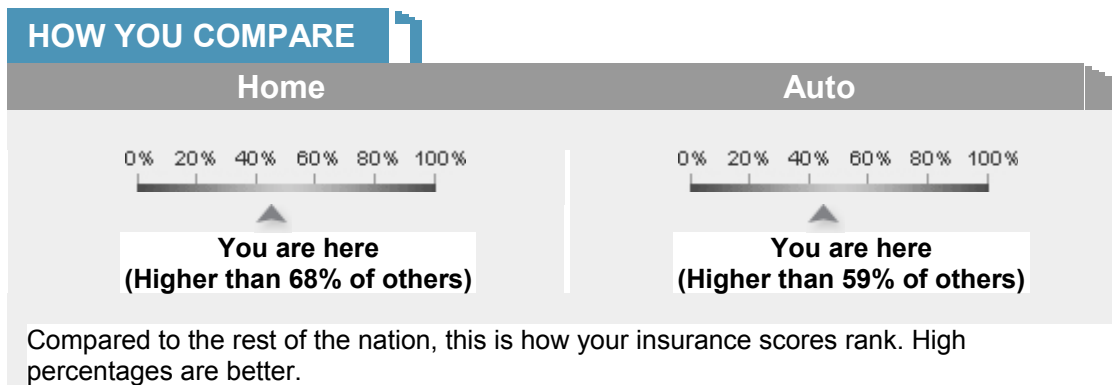
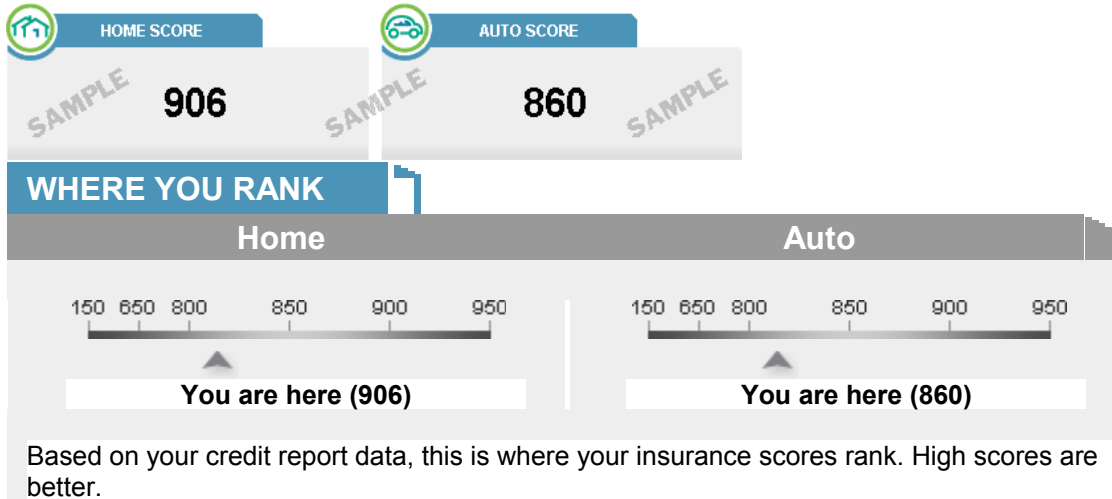


Insurance Scores & Analysis



Background

Credit behaviors are considered valuable predictors for determining insurance rates. Insurers may use insurance scores along with other information to issue policies and decide appropriate rates for its policyholders. It is important that you and your insurance agent understand how your insurance score is determined, and how that information may be applied to your insurance rating.

Explanation

An insurance score is a number that represents your credit behavior. It is calculated by applying a mathematical formula to the data from your credit report. Your Insurance Scores simply represent a snapshot of your credit report on the day it was calculated. Factors such as income, race and gender are not measured in the scoring process.

Since many states have different insurance standards, your Insurance Scores were calculated to match any benchmarks that California may use. This is the state you most recently added to your TrueCredit mailing address information

These factors are lowering your HOME insurance score:

One collection account occurred within the last 5 years. Payment history has a significant impact on your insurance score. Consumers who repeatedly pay bills late could be viewed as a potential risk by businesses. Late payments are listed in your credit report for up to seven years.

Concentrate on paying all bills on time each month. If you have trouble making regular on-time payments, consider signing up for automatic bill payment or making other payment arrangements with creditors, lenders and similar businesses. Paying bills on time for an extended period of time can help improve your score. You should also consider letting accounts mature and improving payment history before submitting new applications for credit and insurance. You should aim to have no collections listed in your credit report.

You have filed one or more bankruptcies. Bankruptcies are intended to help consumers in dire financial situations wipe the slate clean and start over - financially speaking. However, it is important to understand that bankruptcies have a seriously negative impact on credit histories and insurance scores. Bankruptcies remain in the credit file for at least seven years, and can cause consumers to be denied a mortgage or other financial services as well as receive higher interest rates.

If you are dealing with a bankruptcy in your credit report, use this second chance as an opportunity to improve your credit behavior. The bankruptcy will be listed in your credit history for at least seven years, but you can take steps to ensure you will not need to file bankruptcy again by taking control of your spending. You may want to wait at least seven years before applying for insurance

These factors are lowering your AUTO insurance score:

Some (1 to 3) of your accounts have had a late payment of 30 days or more within the past 2 years. Payment history has a significant impact on your insurance score as it can show potential risk to businesses. Late payments are listed in your credit report for up to seven years.

If you have trouble making regular on-time payments, consider signing up for automatic bill payment or making other payment arrangements with creditors, lenders and similar businesses. In order to obtain a higher score, you should strive to have no overdue accounts listed in your credit report.

You have had a delinquent retail account during the last 2 months. Payment history has a significant impact on your insurance score as it can show potential risk to businesses. Late payments are listed in your credit report for up to seven years.

If you have trouble making regular on-time payments, consider signing up for automatic bill payment or making other payment arrangements with creditors, lenders and similar businesses. Paying bills on time for an extended period of time can help improve your score. You should pay all bills on time for two months before submitting new applications for insurance

Additional Information

The TransUnion Insurance Risk Score is provided to help you better understand how insurers view your credit information when determining insurance rates. It is not an endorsement or a determination of your qualification for insurance. Insurers evaluate credit data to help determine whether or not you are a good candidate for insurance and what rate you will pay. However, each insurer has specific underwriting standards, so you should not assume that you will receive the same evaluation from each insurer. As part of the underwriting process, they will incorporate additional information, such as application information you provide, motor vehicle reports, and other data and may obtain references. In addition, even if you are approved, the terms and conditions of insurance vary from insurer to insurer. The information used to determine your insurance score comes from TransUnion, one of the major credit bureaus. Credit reports are a compilation of credit information that is reported to the bureaus by the various lending institutions with which you have accounts. The information contained in your report reflects the latest information provided. If you recently made a payment, opened a new account, or authorized an inquiry, it may not yet be reflected in the credit report you receive. Likewise, it will not be reflected in your Insurance Score. Also, disputed items are not incorporated in the assessment of your Insurance Score. Your Insurance Score will change each time new information is captured in your record. The Insurance Score has been generated using a proprietary TransUnion model. The Insurance Scores of TransUnion may not be identical in every respect to any consumer insurance scores produced by any other models.