

CODE	DESCRIPTION
0101	<p data-bbox="303 348 899 380">Number of Derogatory Public Record Items</p> <ol data-bbox="303 407 1495 783" style="list-style-type: none"> <li data-bbox="303 407 1495 516">1. What information is this message derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records considered are bankruptcies, liens, garnishments, judgments and suits. <li data-bbox="303 527 1398 594">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses. <li data-bbox="303 625 1474 783">3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.
0102	<p data-bbox="303 814 1354 846">Number of Inquiries for Transactions Initiated by Consumer in Last 6 Months</p> <ol data-bbox="303 873 1490 1381" style="list-style-type: none"> <li data-bbox="303 873 1490 1066">1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of a non+H324- solicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded. <li data-bbox="303 1098 1490 1255">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they result within 30 days. <li data-bbox="303 1287 1450 1381">3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.
0103	<p data-bbox="303 1409 967 1440">Length of Time Accounts have been Established</p> <ol data-bbox="303 1467 1490 1850" style="list-style-type: none"> <li data-bbox="303 1467 1490 1604">1. What information is this message derived from? The score considers how long you have had credit accounts. This may be done by figuring how long it has been since you opened your oldest listed account, adding up the number of months open for all accounts, or determining how long your accounts have been open on average. <li data-bbox="303 1635 1360 1724">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. <li data-bbox="303 1755 1479 1850">3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

CODE	DESCRIPTION
0104	<p data-bbox="303 163 1127 197">Length of Time Since Newest Account has been Established</p> <ol data-bbox="303 220 1490 569" style="list-style-type: none"> <li data-bbox="303 220 1490 331">1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. <li data-bbox="303 342 1490 453">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. <li data-bbox="303 464 1490 569">3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
0105	<p data-bbox="303 592 1284 625">Number of Open Accounts with High Percent of Balance to Credit Limit</p> <ol data-bbox="303 648 1498 1060" style="list-style-type: none"> <li data-bbox="303 648 1498 760">1. What information is this message derived from? The score considers the number of accounts where the amount owed is high compared to the loan amount or the credit limit. The account is counted if the balance amount is 75% or greater than the credit limit. <li data-bbox="303 770 1498 915">2. How does this affect my insurance score? Insurance industry research shows individuals with accounts that have a high utilization experience more insurance losses. Accounts considered include credit cards as well as installment loans. However, this does not include mortgage accounts or installment accounts with a credit limit of \$50,000 or greater. <li data-bbox="303 926 1498 1060">3. How can I improve this aspect of my score? Only utilize what you need and pay more than the minimum amount owed for that particular month. This helps to bring the total amount owed down quicker and reduces finance charges. The score will improve as the number of accounts with a high utilization is decreased.
0106	<p data-bbox="303 1081 1159 1115">Number of Bank Revolving Accounts Currently Paid as Agreed</p> <ol data-bbox="303 1138 1490 1486" style="list-style-type: none"> <li data-bbox="303 1138 1490 1272">1. What information is this message derived from? The score considers the status reported by the creditor for the current month. The score looks for accounts identified as bank revolving accounts that are not currently delinquent (is not rated 30 days or worse past due). A bank revolving account is primarily a Visa or MasterCard type of account. <li data-bbox="303 1283 1490 1367">2. How does this affect my insurance score? Insurance industry research shows that consumers who pay their bank revolving accounts on time have fewer insurance losses. <li data-bbox="303 1377 1490 1486">3. How can I improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for seven years. Pay your delinquent accounts as soon as possible.
0107	<p data-bbox="303 1509 1479 1543">Number of Open Sales Finance Accounts with High Percent of Balance to Credit Limit</p> <ol data-bbox="303 1566 1490 1959" style="list-style-type: none"> <li data-bbox="303 1566 1490 1740">1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open sales finance accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. An installment account with a sales finance company must have a balance to be considered open. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. <li data-bbox="303 1751 1490 1862">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with limited credit history that have more recently established obligations with a sales finance company experience fewer insurance losses. <li data-bbox="303 1873 1490 1959">3. What can I do to improve this aspect of my score? Consider paying off lower balance sales finance accounts if possible.

CODE	DESCRIPTION
0108	Number of Open Installment Bank Accounts
	<ol style="list-style-type: none"> <li data-bbox="305 218 1495 352">1. What information is this message derived from? The score considers outstanding installment loans acquired through a bank. An installment bank account is considered open if there is a balance amount shown on your credit report. An installment bank account will have a fixed payment amount for the term of the loan. <li data-bbox="305 359 1495 464">2. How does this affect my insurance score? Insurance industry research shows that consumers with outstanding loans have more insurance losses. <li data-bbox="305 470 1495 575">3. How can I improve this aspect of my score? Once the account has been paid in full it is no longer considered open and your score will improve. Only open new installment loan accounts when needed.
0110	Number of Open Retail Accounts
	<ol style="list-style-type: none"> <li data-bbox="305 659 1511 827">1. What information is this message derived from? The score considers the number of open/ active retail revolving or installment accounts. Retail accounts refer to clothing stores, jewelers, home furnishings, mail order and variety stores. A revolving retail account is considered open if it has been reported (even with no activity) in the last 12 months. An installment type retail account must have a balance to be considered open. <li data-bbox="305 833 1495 938">2. How does this affect my insurance score? Insurance industry research shows that consumers who utilize retail accounts to purchase merchandise have more insurance losses. <li data-bbox="305 945 1386 1016">3. How can I improve this aspect of my score? Consider using fewer sources of credit to make purchases.
0111	Number of Vehicle Related Accounts with a Current Past Due Amount
	<ol style="list-style-type: none"> <li data-bbox="305 1100 1451 1205">1. What information is this message derived from? The score considers missed payments on vehicle related accounts. Vehicle related accounts refer to tire dealers, auto parts stores, service stations, and new and used car lots, truck and farm equipment dealers. <li data-bbox="305 1211 1507 1316">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who do not pay their vehicle related accounts on time have more insurance losses. <li data-bbox="305 1323 1516 1428">3. How can I improve this aspect of my insurance score? Your insurance score may improve when you pay the amount due for the missed payment. However, delinquent payment history will stay on your credit report for seven years.
0112	Number of Vehicle Related Accts Currently or in the Past with 30 Day Late Payment
	<ol style="list-style-type: none"> <li data-bbox="305 1507 1451 1612">1. What information is this message derived from? The score considers missed payments on vehicle related accounts. Vehicle related accounts refer to tire dealers, auto parts stores, service stations, and new and used car lots, truck and farm equipment dealers. <li data-bbox="305 1619 1471 1724">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day late payments reported on these types of accounts have more insurance losses. Even mild delinquencies can affect your score. <li data-bbox="305 1730 1497 1856">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for seven years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.

CODE	DESCRIPTION
0113	<p data-bbox="303 163 886 197">Number of Open Auto Financing Accounts</p> <ol data-bbox="303 218 1511 575" style="list-style-type: none"> <li data-bbox="303 218 1511 394">1. What information is this message derived from? The score considers the number of accounts with auto finance companies that are considered open. An account is considered open if it has been reported in the last 12 months. An installment account will have a fixed payment amount for the term of the loan. Auto finance accounts are primarily accounts opened with a major auto manufacturer such as Ford Motor Credit, GMAC, etc. <li data-bbox="303 407 1398 478">2. How does this affect my insurance risk score? Insurance industry research shows that consumer with outstanding loans experience more insurance losses. <li data-bbox="303 512 1503 575">3. What can I do to improve this aspect of my score? Once your auto finance accounts have been paid in full your score will improve based on this factor.
0114	<p data-bbox="303 606 1414 640">Number of Oil Company Accts Currently or in the Past with 60 Day Late Payment</p> <ol data-bbox="303 661 1511 1039" style="list-style-type: none"> <li data-bbox="303 661 1479 787">1. What information is this message derived from? The score considers accounts with oil companies with 60 day late payments (two missed payments consecutively). An oil company account refers to credit cards issued by gas/service stations such as Amoco, BP, etc. There is no timeframe associated with when it was reported. <li data-bbox="303 808 1479 913">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have delinquent payments on their oil company cards have more insurance losses. <li data-bbox="303 934 1511 1039">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for seven years. Pay the delinquent account as soon as possible to avoid it becoming even more seriously delinquent.
0115	<p data-bbox="303 1060 1065 1094">Time Since Most Recent Derogatory Public Record Item</p> <ol data-bbox="303 1115 1511 1535" style="list-style-type: none"> <li data-bbox="303 1115 1511 1220">1. What information is this message derived from? The score considers how long ago a derogatory public record has occurred. Derogatory public records considered are bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed). <li data-bbox="303 1241 1398 1312">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses. <li data-bbox="303 1333 1503 1535">3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.

CODE	DESCRIPTION
0116	<p data-bbox="303 163 1438 197">Number of Inquiries with Finance Companies Initiated by Consumer in Last 24 Mos</p> <ol data-bbox="303 222 1510 739" style="list-style-type: none"> <li data-bbox="303 222 1510 520">1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit from an Auto Finance Company, Credit Union, Sales Finance Company, Mortgage Company, Personal Finance Company, Savings and Loan or Miscellaneous Finance. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and/or a mortgage loan are counted as one inquiry if they result within 30 days. <li data-bbox="303 541 1409 613">2. How does this affect my insurance risk score? Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. <li data-bbox="303 634 1451 739">3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.
0117	<p data-bbox="303 756 954 789">Number of Accounts Opened in Last 24 Months</p> <ol data-bbox="303 814 1510 1134" style="list-style-type: none"> <li data-bbox="303 814 1510 886">1. What information is this message derived from? The number of accounts opened in the last 24 months. Any type of account (even those currently closed) is included. <li data-bbox="303 907 1471 1012">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses. <li data-bbox="303 1033 1458 1138">3. What can I do to improve this aspect of my score? The insurance score will improve as the credit history ages and you demonstrate managing your accounts satisfactorily. Open new accounts only when needed.
0118	<p data-bbox="303 1150 919 1184">Total Amount of Balances on Open Accounts</p> <ol data-bbox="303 1209 1494 1621" style="list-style-type: none"> <li data-bbox="303 1209 1494 1335">1. What information is this message derived from? The sum of balances for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accts must have balance greater than \$0 to be open. Mortgages are not included in the calculation. <li data-bbox="303 1356 1494 1461">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses. <li data-bbox="303 1482 1494 1621">3. What can I do to improve this aspect of my score? Only utilize what you need and pay more than the minimum amount owed for that particular month. This helps to bring the total amount owed down more quickly and reduces finance charges. The score will improve as the balance owed on accounts is decreased.
0119	<p data-bbox="303 1638 1023 1671">Length of Time Since Most Recent Activity Reported</p> <ol data-bbox="303 1696 1494 2011" style="list-style-type: none"> <li data-bbox="303 1696 1409 1768">1. What information is this message derived from? The score considers the most recently reported account activity, regardless of the type. <li data-bbox="303 1789 1425 1915">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with more recent activity experience fewer insurance losses. Recent activity demonstrates that you are an active credit user and allows the score to evaluate recent experiences. <li data-bbox="303 1936 1494 2011">3. What can I do to improve this aspect of my score? If credit grantors are not reporting updates to your account, consider requesting that they do so.

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0120	<p data-bbox="303 163 1219 197">Length of Time Department Store Accounts have been Established</p> <ol data-bbox="303 218 1502 558" style="list-style-type: none"> <li data-bbox="303 218 1502 359">1. What information is this message derived from? Using the date open on accounts identified as department stores. These are primarily major department stores such as JCPenney, Bloomingdale's, Macy's, etc. The score considers how long these accounts have been established. Any type of department store account (even those currently closed) is included. <li data-bbox="303 369 1502 478">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses. <li data-bbox="303 489 1502 558">3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.
0121	<p data-bbox="303 581 862 615">Number of Open Sales Finance Accounts</p> <ol data-bbox="303 636 1511 1020" style="list-style-type: none"> <li data-bbox="303 636 1511 810">1. What information is this message derived from? The score considers whether you have sales finance accounts that are considered open/active. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. A sales finance account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. <li data-bbox="303 821 1511 909">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with sales finance accounts that are considered active have more insurance losses. <li data-bbox="303 919 1511 1020">3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases. Once the account is no longer considered open/active this component of your score will improve.
0122	<p data-bbox="303 1045 889 1079">Number of Open Vehicle Related Accounts</p> <ol data-bbox="303 1100 1495 1476" style="list-style-type: none"> <li data-bbox="303 1100 1495 1283">1. What information is this message derived from? Vehicle related accounts refer to tire dealers, auto parts stores, service stations, and new and used car lots, truck and farm equipment dealers. A vehicle related account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. <li data-bbox="303 1293 1495 1381">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have accounts with vehicle related retailers have more insurance losses. <li data-bbox="303 1392 1495 1476">3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases. Open new accounts only when needed.
0123	<p data-bbox="303 1505 1049 1539">Number of Open Personal Finance Company Accounts</p> <ol data-bbox="303 1560 1502 1965" style="list-style-type: none"> <li data-bbox="303 1560 1502 1734">1. What information is this message derived from? A personal finance account is primarily credit institutions such as Household Finance, Beneficial, etc. (most often a more expensive source to obtain credit). A personal finance account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. <li data-bbox="303 1745 1502 1854">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have open/active accounts with personal finance companies have more insurance losses. <li data-bbox="303 1864 1502 1965">3. What can I do to improve this aspect of my score? Consider using fewer sources to make purchases. Once the account is no longer considered open/active this component of your score will improve.

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0124	<p data-bbox="303 163 850 197">Number of Open Oil Company Accounts</p> <ol data-bbox="303 222 1500 541" style="list-style-type: none"> <li data-bbox="303 222 1500 331">1. What information is this message derived from? The score considers the number of accounts with oil companies that are open. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. <li data-bbox="303 342 1500 451">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with limited credit history that utilize oil company cards experience more insurance losses. <li data-bbox="303 462 1500 541">3. What can I do to improve this aspect of my score? This component of your score will improve once the account is reported by the creditor as no longer open/active.
0125	<p data-bbox="303 569 1256 602">Percent of Balance to Credit Limit for Open Bank Revolving Accounts</p> <ol data-bbox="303 627 1516 947" style="list-style-type: none"> <li data-bbox="303 627 1516 758">1. What information is this message derived from? A bank revolving account is primarily a Visa or MasterCard type of account. The sum of balances divided by the sum of credit limits for all open bank revolving accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. <li data-bbox="303 768 1516 856">2. How does this affect my insurance risk score? Industry research shows that consumers who have a medium to high utilization on their bankcards have more insurance losses. <li data-bbox="303 867 1516 947">3. What can I do to improve this aspect of my score? Be careful not to maintain high balances on your bankcards. As the amount owed decreases your score will improve.
0126	<p data-bbox="303 972 1369 1005">Percent of Accounts Reported in the Last 24 Months to Total Accounts on File</p> <ol data-bbox="303 1031 1511 1425" style="list-style-type: none"> <li data-bbox="303 1031 1511 1140">1. What information is this message derived from? Of all accounts on file, the percent of those accounts that have been active in the last 24 months. The account does not have to be delinquent to be included in the calculation. <li data-bbox="303 1150 1511 1260">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recent experience in paying their accounts on time have fewer insurance losses. <li data-bbox="303 1270 1511 1425">3. What can I do to improve this aspect of my score? Recent satisfactory activity on your accounts shows your ability to manage your credit obligations. If you have delinquent accounts as the delinquency ages, it will have less of an impact on your score. Delinquencies on your accounts will stay on your credit report for seven years.
0127	<p data-bbox="303 1451 912 1484">Percent of Open Accounts to Total Accounts</p> <ol data-bbox="303 1509 1516 1925" style="list-style-type: none"> <li data-bbox="303 1509 1516 1682">1. What information is this message derived from? Of all accounts on file, the percent of those accounts that are considered open. An account is considered open if it as been reported in the last 12 months and has not been reported as closed. Installment accounts must have a balance greater than \$0 to be considered open. This message primarily occurs if you have only a few accounts on your credit report. <li data-bbox="303 1692 1516 1827">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with open/active accounts have better loss experience. This is primarily a factor for consumers who are either trying to get their credit history established or who only maintain a few accounts. <li data-bbox="303 1837 1516 1925">3. What can I do to improve this aspect of my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.

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0128	<p data-bbox="303 163 1151 197">Number of Accounts with a Balance Currently Paid As Agreed</p> <ol data-bbox="303 226 1507 552" style="list-style-type: none"> <li data-bbox="303 226 1507 310">1. What information is this message derived from? The number of accounts with no currently reported late payments that also have a balance greater than \$0 (excludes disputed accounts). <li data-bbox="303 321 1507 464">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with open/active accounts have better loss experience. This is primarily a factor for consumers who are either trying to get their credit history established or who only maintain a few accounts. <li data-bbox="303 474 1507 552">3. What can I do to improve this aspect of my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.
0129	<p data-bbox="303 581 1185 615">Percent of Open Bank Installment Accts to Total Open Accounts</p> <ol data-bbox="303 644 1511 1031" style="list-style-type: none"> <li data-bbox="303 644 1511 787">1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open installment type accounts with a bank. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. <li data-bbox="303 798 1511 913">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of their active accounts as installment loans with a bank experience more insurance losses. <li data-bbox="303 924 1511 1031">3. What can I do to improve my score? Try to pay your outstanding bank installment loans as soon as possible. Your score will improve when the loan is reported as being paid in full. Open new accounts only when needed.
0130	<p data-bbox="303 1058 1474 1092">Percent of Open Credit Union, Savings and Loan, Mortgage Accounts to Total Open Accounts</p> <ol data-bbox="303 1121 1492 1507" style="list-style-type: none"> <li data-bbox="303 1121 1492 1283">1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open credit union, savings & loan, or mortgage accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open. <li data-bbox="303 1293 1492 1409">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of their active accounts with a credit union, savings and loan or mortgage experience fewer insurance losses. <li data-bbox="303 1419 1492 1507">3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.
0131	<p data-bbox="303 1535 1393 1568">Account with a Reported Delinquency Status Including Bad Debt & Bankruptcy</p> <ol data-bbox="303 1598 1466 1862" style="list-style-type: none"> <li data-bbox="303 1598 1466 1667">1. What information is this message derived from? The score considers the status of accounts when last reported by the creditor. <li data-bbox="303 1677 1466 1772">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with missed payments experience more insurance losses. <li data-bbox="303 1782 1466 1862">3. What can I do to improve this aspect of my score? Pay any missed payments as soon as possible. Your score will improve once the creditor reports the account as paid as agreed.

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0132	<p>Account with Reported Delinquency Status Including Bad Debt & Bankruptcy in Last 24 Months</p> <ol style="list-style-type: none"> 1. What information is this message derived from? An account with a most recently reported current status of 30 days or worse delinquent including charge off, repossession, bankruptcy, or foreclosure. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses. The more serious the delinquency, the lower the score will be. 3. What can I do to improve my score? Pay the delinquent account as agreed with the creditor as soon as possible. Once the creditor has reported the account as satisfactory, the score will improve. However, the delinquency will still be associated with your account. Delinquencies stay on your credit file for seven years.
0133	<p>Length of Time Bank Revolving Accounts Have Been Established</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had a credit history with a bank revolving account. This may be done by figuring how long it has been since you opened your oldest listed bank revolving account. If the account has been closed, it still may be considered. A bank revolving account is primarily a Visa, Mastercard, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages on your bank revolving accounts, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest bank revolving account active and only open new accounts when needed.
0134	<p>Number of Department Store Accounts Established</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of accounts that you have opened with department stores. These are accounts primarily with stores such as JCPenney, Macy's, Bloomingdales's etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with department stores experience more insurance losses. 3. What can I do to improve this aspect of my score? Once you have opened the account and regardless of whether you use it or not your score will be impacted by this factor. Open new accounts only when needed.
0135	<p>Number of Open Department Store Accts with Balance to Credit Limit 50% or More</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The number of accounts with major department stores where the balance divided by the credit limit is 50% or greater. The account must be considered open (reported in the past 12 months and has not been reported as closed; if installment type account, the balance must be greater than \$0). 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with medium to high utilization on their department store accounts have more insurance losses. 3. What can I do to improve this aspect of my score? Pay more than the required monthly payment on your department store accounts to bring the balance down faster. Open new accounts only when needed and avoid medium to high utilization of your credit cards.

CODE	DESCRIPTION
0136	<p data-bbox="303 163 1312 197">Number of Sales Finance Accounts Currently with a 60 Day Late Payment</p> <ol data-bbox="303 222 1495 615" style="list-style-type: none"> <li data-bbox="303 222 1495 365">1. What information is this message derived from? The number of accounts with sales finance companies that have been reported by the creditor as 60 Days delinquent (2 consecutive missed payments). A sales finance account is usually associated with higher ticket items such as furniture, piano, etc. <li data-bbox="303 390 1495 491">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 60 day late payments reported on these types of accounts have more insurance losses. Even mild delinquencies can affect your score. <li data-bbox="303 516 1495 615">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for seven years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.
0137	<p data-bbox="303 640 841 674">Number of Retail Accounts Established</p> <ol data-bbox="303 699 1484 1018" style="list-style-type: none"> <li data-bbox="303 699 1484 800">1. What information is this message derived from? The number of accounts established (regardless of timeframe) with retail stores. Retail accounts refer to clothing stores, jewelers, home furnishings, mail order and variety stores. <li data-bbox="303 825 1484 896">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with retailers have more insurance losses. <li data-bbox="303 921 1484 1018">3. What can I do to improve this aspect of my score? Once you have opened the account and regardless of whether you use it or not, your score will be impacted by this factor. Open new accounts only when needed.
0138	<p data-bbox="303 1045 935 1079">Number of Oil Company Accounts Established</p> <ol data-bbox="303 1104 1511 1434" style="list-style-type: none"> <li data-bbox="303 1104 1511 1205">1. What information is this message derived from? The score considers accounts you have opened directly with oil companies. An oil company account is an account opened with Chevron, Texaco, Phillips etc. <li data-bbox="303 1230 1511 1302">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open an oil card account experience fewer insurance losses. <li data-bbox="303 1327 1511 1434">3. What can I do to improve this aspect of my score? This factor may be an indication that you are responsible in maintaining and servicing your car which would minimize your risk for an auto accident, etc. and thereby less likely to file a claim.
0139	<p data-bbox="303 1459 1227 1493">Percent of Balance to Credit Limit for Open Sales Finance Accounts</p> <ol data-bbox="303 1518 1487 1919" style="list-style-type: none"> <li data-bbox="303 1518 1487 1696">1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open sales finance accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. An installment account with a sales finance company must have a balance to be considered open. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. <li data-bbox="303 1722 1487 1822">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with more recently established obligations with a sales finance company experience fewer insurance losses. <li data-bbox="303 1848 1487 1919">3. What can I do to improve this aspect of my score? Consider paying off lower balance sales finance accounts if possible.

CODE	DESCRIPTION
0140	<p data-bbox="303 163 1218 197">Percent of Open Bank Revolving Accounts to Total Open Accounts</p> <ol data-bbox="303 218 1498 562" style="list-style-type: none"> <li data-bbox="303 218 1498 352">1. What information is this message derived from? Of all open accounts on file, the percent of those accounts that are open bank revolving accounts. A bank revolving account is primarily a Visa or MasterCard type of account. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. <li data-bbox="303 373 1498 445">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain active bankcard accounts have fewer insurance losses. <li data-bbox="303 466 1498 562">3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to obtain goods and services. However, be careful not to maintain high balances on bankcard accounts.
0141	<p data-bbox="303 592 808 625">Number of Collection Agency Filings</p> <ol data-bbox="303 646 1498 961" style="list-style-type: none"> <li data-bbox="303 646 1498 718">1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. <li data-bbox="303 739 1498 810">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. <li data-bbox="303 831 1498 961">3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
0142	<p data-bbox="303 987 769 1020">Number of Non - Closed Accounts</p> <ol data-bbox="303 1041 1498 1444" style="list-style-type: none"> <li data-bbox="303 1041 1498 1222">1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts do not have to have a balance to be considered open/active. Installment accounts must have a balance and have been reported by the creditor in the past 12 months to be considered open. <li data-bbox="303 1243 1498 1314">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses. <li data-bbox="303 1335 1498 1444">3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.
0143	<p data-bbox="303 1474 932 1507">Number of Accounts with a Past Due Amount</p> <ol data-bbox="303 1528 1498 1885" style="list-style-type: none"> <li data-bbox="303 1528 1498 1642">1. What information is this message derived from? The number of accounts that have an amount past due reported by the creditor. This occurs when the monthly amount due has not been paid. <li data-bbox="303 1663 1498 1776">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who do not satisfy the payment amount due according to the terms of the agreement with the creditor experience more insurance losses. <li data-bbox="303 1797 1498 1885">3. What can I do to improve this aspect of my score? Pay the amount owed for the past due timeframe as soon as possible. Your score will improve when you have met your credit obligations and the creditor resumes reporting your account as being paid as agreed.

CODE	DESCRIPTION
0145	<p data-bbox="303 163 976 197">Number of Bank Revolving Accounts Established</p> <ol data-bbox="303 222 1495 527" style="list-style-type: none"> <li data-bbox="303 222 1495 331">1. What information is this message derived from? The score considers the number of accounts you have opened that are considered bank revolving type accounts. A bank revolving account is primarily a Visa or Mastercard account. <li data-bbox="303 352 1495 436">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open bank revolving accounts experience fewer insurance losses. <li data-bbox="303 457 1495 527">3. What can I do to improve this aspect of my score? If you already have an account of this type consider keeping it active, especially if it is one of your older established credit cards.
0146	<p data-bbox="303 556 1057 590">Total Credit Limit on Open Department Store Accounts</p> <ol data-bbox="303 615 1511 1062" style="list-style-type: none"> <li data-bbox="303 615 1511 821">1. What information is this message derived from? This is derived by summing the amount of available credit for all open/active department store accounts on your credit report. An account is considered open if it has been reported by the creditor in the last 12 months and has not been reported closed. Installment accounts must have a balance to be considered open. Revolving accounts do not have to have a balance. Department store accounts are those established with JCPenney, Macy's, Bloomingdales's etc. <li data-bbox="303 842 1511 951">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher available lines of credit on department store accounts experience more insurance losses. <li data-bbox="303 972 1511 1062">3. What can I do to improve this aspect of my score? Higher available lines of credit on active accounts may be an indication of increased financial obligations. Maintain low balances on these accounts to avoid lowering your score.
0147	<p data-bbox="303 1092 1414 1125">Number of Department Store Accounts Currently with 90-120 Day Late Payments</p> <ol data-bbox="303 1150 1463 1503" style="list-style-type: none"> <li data-bbox="303 1150 1463 1260">1. What information is this message derived from? The score considers department store accounts currently reported as 90 to 120 days late. These are primarily major department stores such as JCPenney, Macy's, Bloomingdale's etc. <li data-bbox="303 1281 1463 1390">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have delinquent payments on their department store accounts have more insurance losses. <li data-bbox="303 1411 1463 1503">3. What can I do to improve this aspect of my score? Pay the amount owed for the past due timeframe as soon as possible. Your score will improve when you have met your credit obligations and the creditor resumes reporting your account as being paid as agreed.
0148	<p data-bbox="303 1533 1159 1566">Length of Time Sales Finance Accounts have been Established</p> <ol data-bbox="303 1591 1511 1944" style="list-style-type: none"> <li data-bbox="303 1591 1511 1701">1. What information is this message derived from? The score considers how long you have had accounts with sales finance companies. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. <li data-bbox="303 1722 1511 1831">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with sales finance companies have more insurance losses. <li data-bbox="303 1852 1511 1944">3. What can I do to improve this aspect of my score? You can close these accounts, however they will stay on your credit report for seven years after you close them. Open new accounts only when necessary.

CODE	DESCRIPTION
0149	<p data-bbox="305 163 997 197">Number of Personal Finance Accounts Established</p> <ol data-bbox="305 218 1490 604" style="list-style-type: none"> <li data-bbox="305 218 1490 357">1. What information is this message derived from? The score considers the number of accounts you have opened with personal finance companies. Closed accounts are also included in this calculation. A personal finance account is primarily an account established with Beneficial, Household Finance, etc. <li data-bbox="305 373 1490 491">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses. <li data-bbox="305 508 1490 604">3. What can I do to improve this aspect of my score? Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing option to obtain goods and services.
0150	<p data-bbox="305 630 1279 663">Number of Open Credit Union, Savings and Loan or Mortgage Accounts</p> <ol data-bbox="305 684 1511 1071" style="list-style-type: none"> <li data-bbox="305 684 1511 865">1. What information is this message derived from? The score considers the number of accounts that are open/active that you have with a Credit Union, Savings & Loan or Mortgage. An account is considered open if it has been reported by the creditor in the past 12 months and has not been closed. Revolving accounts do not have to have a balance to be considered open. Installment accounts must have a balance to be considered open. <li data-bbox="305 882 1511 961">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with open accounts of these types experience fewer insurance losses. <li data-bbox="305 978 1511 1071">3. What can I do to improve this aspect of my score? If you already have an account with one of these institutions and you have always paid as agreed (no delinquency) you are demonstrating your ability to manage your financial obligations.
0151	<p data-bbox="305 1104 1479 1138">Number of Auto Finance Accts Currently or in the Past with 60 Day or Worse Late Payments</p> <ol data-bbox="305 1159 1511 1545" style="list-style-type: none"> <li data-bbox="305 1159 1511 1297">1. What information is this message derived from? The score considers auto finance accounts with 60 day or worse late payments (two missed payments consecutively). An auto finance account is primarily an account established with an auto lender such as GMAC, Ford Motor Credit, etc. There is no timeframe associated with when it was reported. <li data-bbox="305 1314 1511 1432">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have delinquent payments on their auto finance accounts have more insurance losses. <li data-bbox="305 1449 1511 1545">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for seven years. Pay the delinquent account as soon as possible to avoid it becoming even more seriously delinquent.
0152	<p data-bbox="305 1570 1187 1604">Percent of Open Sales Finance Accounts to Total Open Accounts</p> <ol data-bbox="305 1625 1495 2011" style="list-style-type: none"> <li data-bbox="305 1625 1495 1801">1. What information is this message derived from? Of all accounts that are considered open, the percent of those accounts that are sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0. <li data-bbox="305 1818 1495 1915">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open accounts with sales finance companies have more insurance losses. <li data-bbox="305 1932 1495 2011">3. What can I do to improve this aspect of my score? Pay your outstanding balances on sales finance accounts as soon as possible.

CODE	DESCRIPTION
0153	<p data-bbox="303 163 1214 197">Percent of Open Vehicle Related Accounts to Total Open Accounts</p> <ol data-bbox="303 222 1511 646" style="list-style-type: none"> <li data-bbox="303 222 1511 428">1. What information is this message derived from? Of all accounts that are considered open, the percent of those accounts that are vehicle related. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. Vehicle related accounts refer to tire dealers, auto parts stores, service stations, and new and used car lots, truck and farm equipment dealers. <li data-bbox="303 449 1511 558">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open accounts with vehicle related retail outlets have more insurance losses. <li data-bbox="303 579 1511 646">3. What can I do to improve this aspect of my score? Use fewer sources of credit when making purchases. However, be careful not to maintain high balances on your accounts.
0154	<p data-bbox="303 676 1235 709">Percent of Open Personal Finance Accounts to Total Open Accounts</p> <ol data-bbox="303 735 1503 1121" style="list-style-type: none"> <li data-bbox="303 735 1503 903">1. What information is this message derived from? Of all accounts that are considered open, the percent of those accounts with personal finance companies. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. A personal finance account is primarily credit institutions such as Household Finance, Beneficial, etc. <li data-bbox="303 924 1503 1033">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open accounts with personal finance companies have more insurance losses. <li data-bbox="303 1054 1503 1121">3. What can I do to improve this aspect of my score? Pay outstanding balances on personal finance accounts as soon as possible and consider closing these accounts.
0155	<p data-bbox="303 1150 1175 1184">Percent of Open Oil Company Accounts to Total Open Accounts</p> <ol data-bbox="303 1209 1495 1596" style="list-style-type: none"> <li data-bbox="303 1209 1495 1377">1. What information is this message derived from? This is calculated by summing the number of accounts that are open/active with oil companies divided by the total number of all accounts that are open/active. An account is considered open if it has been reported by the creditor in the past 12 months and has not been reported as closed. Oil company accounts are those established with Chevron, Texaco, Phillips etc. <li data-bbox="303 1398 1495 1507">2. How does this affect my insurance risk score? Insurance industry shows that consumers who maintain open/active accounts with oil companies along with other types of open accounts experience more insurance losses. <li data-bbox="303 1528 1495 1596">3. What can I do to improve this aspect of my score? When the account becomes inactive, it will no longer impact your score.

CODE	DESCRIPTION
0160	<p data-bbox="303 163 1153 197">Length of Time Since Most Recent Consumer Initiated Inquiry</p> <ol data-bbox="303 220 1518 699" style="list-style-type: none"> <li data-bbox="303 220 1518 428">1. What information is this message derived from? The score considers how long it has been since the last credit inquiry. These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or an account review (by a creditor with whom you have an existing relationship) are not considered when calculating your insurance score. Inquiries from insurance companies are not considered. <li data-bbox="303 443 1518 583">2. How does this affect my insurance risk score? Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. <li data-bbox="303 598 1518 699">3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.
0161	<p data-bbox="303 724 969 758">Number of Accounts that have been Established</p> <ol data-bbox="303 781 1490 1068" style="list-style-type: none"> <li data-bbox="303 781 1490 856">1. What information is this message derived from? The score considers the number of accounts that you have opened. <li data-bbox="303 871 1490 947">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses. <li data-bbox="303 961 1490 1068">3. What can I do to improve this aspect of my score? Once you have opened an account, regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.
0163	<p data-bbox="303 1094 1170 1127">Number of Accounts Last Reported with 30 Day Late Payments</p> <ol data-bbox="303 1150 1495 1486" style="list-style-type: none"> <li data-bbox="303 1150 1495 1241">1. What information is this message derived from? Accounts that are reported by the credit grantor as being 30 days past due. <li data-bbox="303 1255 1495 1367">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score. <li data-bbox="303 1381 1495 1486">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for seven years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.
0164	<p data-bbox="303 1509 1154 1543">Number of Personal Finance Accounts Always Paid As Agreed</p> <ol data-bbox="303 1566 1518 1892" style="list-style-type: none"> <li data-bbox="303 1566 1518 1682">1. What information is this message derived from? Accounts with personal finance companies that have never been reported delinquent. A personal finance account is primarily with creditors such as Household Finance, Beneficial, etc. <li data-bbox="303 1696 1518 1772">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses. <li data-bbox="303 1787 1518 1892">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for seven years. Pay any accounts that are past due as soon as possible to avoid the delinquency from becoming more serious.

CODE	DESCRIPTION
0165	<p data-bbox="303 170 1510 197">Percent of All Department Store Accounts Reported in the Last 24 Months to Total Number of Accounts</p> <ol data-bbox="303 226 1510 674" style="list-style-type: none"> <li data-bbox="303 226 1510 365">1. What information is this message derived from? Of all accounts on file, the percent of those accounts with department stores that have been active and have had no late payments in the last 24 months. A department store account is generally a major department store such as JCPenney, Bloomingdale's, etc. <li data-bbox="303 390 1510 499">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who with recent experience paying their department store accounts on time have fewer insurance losses. <li data-bbox="303 525 1510 674">3. What can I do to improve this aspect of my score? Recent satisfactory activity on your accounts shows your ability to manage your credit obligations. If the account is delinquent, as the delinquency ages, it will have less of an impact on your score. Delinquencies stay on your credit report for seven years. Pay any accounts that are past due as soon as possible to avoid the delinquency from becoming more serious.
0166	<p data-bbox="303 705 1352 732">Number of Accounts with 30 Day or Worse Late Payments in Last 24 Months</p> <ol data-bbox="303 762 1510 1113" style="list-style-type: none"> <li data-bbox="303 762 1510 831">1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months. <li data-bbox="303 856 1510 966">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day or worse late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score. <li data-bbox="303 991 1510 1113">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. After 24 months the score may improve if you have consistently paid your accounts on time during that timeframe. Pay any accounts that are past due as soon as possible to avoid the delinquency from becoming more serious.
0167	<p data-bbox="303 1146 1174 1173">Total Amount of Balances on Open Department Store Accounts</p> <ol data-bbox="303 1203 1510 1554" style="list-style-type: none"> <li data-bbox="303 1203 1510 1312">1. What information is this message derived from? The score considers the total amount of outstanding balances you have on department store accounts. A department store account is primarily an account with JCPenney, Macy's, Bloomingdale's etc. <li data-bbox="303 1337 1510 1446">2. How does this affect my insurance risk score? Insurance industry research shows that home policyholders who maintain balances on their department store accounts experience fewer insurance losses. <li data-bbox="303 1472 1510 1554">3. What can I do to improve this aspect of my score? An increase in activity on department store accounts may be the result of buying furnishings for a new home. It is always a good practice however not to maintain balances that are too high for an extended period of time.
0168	<p data-bbox="303 1587 1073 1614">Number of Open Sales Finance Accounts with a Balance</p> <ol data-bbox="303 1644 1510 1995" style="list-style-type: none"> <li data-bbox="303 1644 1510 1782">1. What information is this message derived from? The score considers open sales finance accounts that have a balance. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. <li data-bbox="303 1808 1510 1917">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with outstanding balances on sales finance accounts experience more insurance losses. <li data-bbox="303 1942 1510 1995">3. What can I do to improve this aspect of my score? Try to pay your outstanding sales finance accounts as soon as possible. Your score will improve when the account is reported as being paid in full. Open new accounts only when needed.

CODE	DESCRIPTION
0169	<p data-bbox="303 163 1101 197">Number of Auto Finance Accounts Always Paid As Agreed</p> <ol data-bbox="303 222 1518 548" style="list-style-type: none"> <li data-bbox="303 222 1518 331">1. What information is this message derived from? Accounts with auto financing companies that have never been reported as delinquent. Auto finance accounts are finance or lease of a car primarily through a major car manufacturer such as GMAC, Ford Motor Credit, etc. <li data-bbox="303 348 1518 428">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses. <li data-bbox="303 445 1518 548">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for seven years. Pay any accounts that are past due as soon as possible to prevent the delinquency from becoming more serious.
0170	<p data-bbox="303 571 1032 604">Percent of Balance to Credit Limit on Open Accounts</p> <ol data-bbox="303 625 1518 1045" style="list-style-type: none"> <li data-bbox="303 625 1518 764">1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. <li data-bbox="303 781 1518 890">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have medium to high utilization on their accounts experience more insurance losses. <li data-bbox="303 907 1518 1045">3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed for that particular month. This helps to bring the total amount owed down more quickly and reduces finance charges. The score will improve as the utilization on accounts is decreased.
0171	<p data-bbox="303 1071 1422 1104">Percent of Open Bank Revolving Accts to Total Bank Revolving Accts Established</p> <ol data-bbox="303 1125 1518 1440" style="list-style-type: none"> <li data-bbox="303 1125 1518 1264">1. What information is this message derived from? Of all bank revolving accounts on file, the percent of those accounts that are open. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Bank Revolving accounts primarily refer to Visa, Mastercard, etc. <li data-bbox="303 1281 1518 1360">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open bank revolving accounts experience more insurance losses. <li data-bbox="303 1377 1518 1440">3. What can I do to improve this aspect of my score? Consider keeping the bank revolving account that you have had the longest open.
0172	<p data-bbox="303 1465 1503 1499">Number of Auto Finance Accounts Currently or in the Past with 30+ Day Late Payments</p> <ol data-bbox="303 1520 1518 1885" style="list-style-type: none"> <li data-bbox="303 1520 1518 1629">1. What information is this message derived from? The score considers the number of auto finance accounts that have been reported delinquent. This also includes accounts that have gone to bad debt. <li data-bbox="303 1646 1518 1755">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with missed payments on their auto finance loans experience more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations. <li data-bbox="303 1772 1518 1885">3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.

CODE	DESCRIPTION
0174	<p data-bbox="303 163 1250 197">Percent of Open Department Store Accounts to Total Open Accounts</p> <ol data-bbox="303 220 1500 640" style="list-style-type: none"> <li data-bbox="303 220 1500 430">1. What information is this message derived from? Of all accounts on file that are considered open, the percent of those accounts that are open department store accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. Department store accounts are generally major department stores such as JCPenney, Bloomingdale's, etc. <li data-bbox="303 441 1500 525">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open accounts with department stores have more insurance losses. <li data-bbox="303 535 1500 640">3. What can I do to improve this aspect of my score? Pay your outstanding balances on department store accounts as soon as possible and consider using fewer sources of credit to make purchases.
0175	<p data-bbox="303 661 1083 695">Percent of Open Retail Accounts to Total Open Accounts</p> <ol data-bbox="303 718 1487 1094" style="list-style-type: none"> <li data-bbox="303 718 1487 892">1. What information is this message derived from? Of all accounts on file that are considered open, the percent of those accounts that are open retail accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. Retail accounts refer to clothing stores, jewelers, home furnishings, mail order and variety stores. <li data-bbox="303 903 1487 987">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open accounts with retail stores have more insurance losses. <li data-bbox="303 997 1487 1094">3. What can I do to improve this aspect of my score? Pay your outstanding balances on retail store accounts as soon as possible and consider using fewer sources of credit to make purchases.
0176	<p data-bbox="303 1102 943 1136">Number of Auto Finance Accounts Established</p> <ol data-bbox="303 1159 1474 1459" style="list-style-type: none"> <li data-bbox="303 1159 1474 1270">1. What information is this message derived from? The score considers if an account has been opened with an auto financing company. An auto finance account is primarily an account established with an auto lender such GMAC, Ford Motor Credit, etc. <li data-bbox="303 1281 1474 1365">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses. <li data-bbox="303 1375 1474 1459">3. What can I do to improve this aspect of my score? Accounts stay on your credit report for seven years. Open new accounts only when needed.
0177	<p data-bbox="303 1486 1313 1520">Number of Accounts Currently or in the Past with 30+ Day Late Payments</p> <ol data-bbox="303 1543 1507 1879" style="list-style-type: none"> <li data-bbox="303 1543 1507 1627">1. What information is this message derived from? The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt. <li data-bbox="303 1638 1507 1753">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations. <li data-bbox="303 1764 1507 1879">3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.

CODE	DESCRIPTION
0178	<p data-bbox="303 163 1117 195">Number of Auto Finance Accounts with a Past Due Balance</p> <ol data-bbox="303 222 1463 615" style="list-style-type: none"> <li data-bbox="303 222 1463 365">1. What information is this message derived from? The number of accounts with auto finance companies that have an amount past due reported by the creditor. This occurs when the monthly amount due has not been paid. An auto finance account is primarily an account established with an auto lender such as GMAC, Ford Motor Credit, etc. <li data-bbox="303 386 1463 491">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who do not satisfy the payment amount due according to the terms of the agreement with the auto finance company experience more insurance losses. <li data-bbox="303 512 1463 615">3. What can I do to improve this aspect of my score? Pay the amount owed for the past due timeframe as soon as possible. Your score will improve when you have met your credit obligations and the creditor resumes reporting your account as being paid as agreed.
0179	<p data-bbox="303 640 1484 672">Number of Vehicle Related Accounts Currently or in the Past with 90 Days or More Late Payments</p> <ol data-bbox="303 699 1474 1056" style="list-style-type: none"> <li data-bbox="303 699 1474 804">1. What information is this message derived from? The score considers missed payments on vehicle related accounts. Vehicle related accounts refer to tire dealers, auto parts stores, service stations, and new and used car lots, truck and farm equipment dealers. <li data-bbox="303 825 1474 930">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 90 days delinquent or worse payments reported on these types of accounts have more insurance losses. <li data-bbox="303 951 1474 1056">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for seven years. Pay your missed payments as soon as possible.
0181	<p data-bbox="303 1081 924 1113">Number of Open Department Store Accounts</p> <ol data-bbox="303 1140 1484 1533" style="list-style-type: none"> <li data-bbox="303 1140 1484 1318">1. What information is this message derived from? The score considers the number of open/active department store accounts. Department store accounts refer to JCPenney, Bloomingdale's, Macy's, etc. A revolving type department store account is considered open if it has been reported (even with no activity) in the last 12 months and not reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open. <li data-bbox="303 1339 1484 1444">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who utilize department store accounts to purchase merchandise have more insurance losses. <li data-bbox="303 1465 1484 1533">3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases.
0182	<p data-bbox="303 1558 1456 1589">Number of Personal Finance Accounts Currently or in the Past with 60 Day Late Payments</p> <ol data-bbox="303 1617 1516 1946" style="list-style-type: none"> <li data-bbox="303 1617 1516 1722">1. What information is this message derived from? The number of accounts with personal finance companies that have been reported as 60 days delinquent. A personal finance account is primarily an account established with Beneficial, Household Finance, etc. <li data-bbox="303 1743 1516 1848">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with missed payments on personal finance accounts experience more insurance losses. Even mild delinquencies can have an impact on your score. <li data-bbox="303 1869 1516 1946">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for seven years.

CODE	DESCRIPTION
0183	<p data-bbox="303 163 1487 197">Number of Auto Finance Accounts Currently or in the Past with 30 Day Late Payments</p> <ol data-bbox="303 222 1515 552" style="list-style-type: none"> <li data-bbox="303 222 1515 331">1. What information is this message derived from? The number of auto finance accounts that have been reported as 30 days delinquent. An auto finance account is primarily an account with a major auto manufacturer such as Ford Motor Credit, GMAC, etc. <li data-bbox="303 352 1515 462">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with missed payments on auto finance accounts experience more insurance losses. Even mild delinquencies can have an impact on your score. <li data-bbox="303 483 1515 552">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for seven years.
0184	<p data-bbox="303 581 967 615">Total Amount of Past Due Balances on Accounts</p> <ol data-bbox="303 640 1503 970" style="list-style-type: none"> <li data-bbox="303 640 1503 722">1. What information is this message derived from? The sum of past due amounts on accounts as reported by the creditor. This occurs when the monthly amount due has not been paid. <li data-bbox="303 743 1503 852">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who do not satisfy the payment amount due according to the terms of the agreement with the creditor experience more insurance losses. <li data-bbox="303 873 1503 970">3. What can I do to improve this aspect of my score? Pay the amount owed for the past due timeframe as soon as possible. Your score will improve when you have met your credit obligations and the creditor resumes reporting your account as being paid as agreed.
0185	<p data-bbox="303 999 976 1033">Number of Vehicle Related Accounts Established</p> <ol data-bbox="303 1058 1484 1388" style="list-style-type: none"> <li data-bbox="303 1058 1484 1188">1. What information is this message derived from? The number of accounts established (regardless of timeframe) that are considered vehicle related. Vehicle related accounts refer to tire dealers, auto parts stores, service stations, and new and used car lots, truck and farm equipment dealers. <li data-bbox="303 1209 1484 1278">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open vehicle related accounts experience more insurance losses. <li data-bbox="303 1299 1484 1388">3. What can I do to improve this aspect of my score? Once you have opened the account and regardless of whether you use it or not, your score will be impacted by this factor. Open new accounts only when needed.
0186	<p data-bbox="303 1417 1435 1451">Number of Bank Revolving Accounts Currently or in the Past with 30 Day Late Payments</p> <ol data-bbox="303 1476 1498 1835" style="list-style-type: none"> <li data-bbox="303 1476 1498 1585">1. What information is this message derived from? The number of bank revolving accounts that have been reported as 30 days delinquent. A bank revolving account is primarily a Visa, Mastercard, etc. <li data-bbox="303 1606 1498 1715">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with reported missed payments on their bankcards experience more insurance losses. Even mild delinquencies can affect your score. <li data-bbox="303 1736 1498 1835">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for seven years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.

CODE	DESCRIPTION
0187	<p data-bbox="303 163 1192 197">Number of Credit Union, S & L or Mortgage Accounts Established</p> <ol data-bbox="303 226 1518 562" style="list-style-type: none"> <li data-bbox="303 226 1518 310">1. What information is this message derived from? The number of credit union, savings and loan and or mortgage accounts (regardless of time frame) that have been established. <li data-bbox="303 331 1518 436">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who established accounts with these types of financial institutions experience fewer losses. <li data-bbox="303 457 1518 562">3. What can I do to improve this aspect of my score? If you already have an account with one of these institutions and you have always paid as agreed (no delinquency), you are demonstrating your ability to manage your financial obligations.
0188	<p data-bbox="303 592 1458 625">Number of Department Store Accounts with 90 - 120 Day Late Payments in Last 24 Months</p> <ol data-bbox="303 655 1518 1066" style="list-style-type: none"> <li data-bbox="303 655 1518 781">1. What information is this message derived from? The number of accounts with department stores that have been reported as 90 to 120 days delinquent in the last 24 months. A department account is primarily an account established with JCPenney, Bloomingdale's, Macy's, etc. <li data-bbox="303 802 1518 907">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with missed payments on their department store accounts experience more insurance losses. <li data-bbox="303 928 1518 1066">3. What can I do to improve this aspect of my score? As the delinquency ages, the impact to the score is decreased. Delinquent account activity will remain on your credit report for seven years. The insurance score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
0189	<p data-bbox="303 1096 1500 1129">Number of Department Store Accounts Currently or in Past with 30 Day Late Payments</p> <ol data-bbox="303 1159 1518 1486" style="list-style-type: none"> <li data-bbox="303 1159 1518 1264">1. What information is this message derived from? The number of department store accounts reported with 30 day delinquencies. A department store account is primarily an account with JCPenney, Bloomingdale's, Macy's, etc. <li data-bbox="303 1285 1518 1390">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with missed payments on their department store accounts experience more insurance losses. Even mild delinquencies can affect your score. <li data-bbox="303 1411 1518 1486">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for seven years.
0190	<p data-bbox="303 1516 857 1549">Number of Accounts Not Paid as Agreed</p> <ol data-bbox="303 1579 1518 1927" style="list-style-type: none"> <li data-bbox="303 1579 1518 1684">1. What information is this message derived from? The score considers the number of accounts reported in the last 24 months with a delinquent status of 90 days or worse including charge off, repossession, bankruptcy, financial counseling, or foreclosure. <li data-bbox="303 1705 1518 1768">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses. <li data-bbox="303 1789 1518 1927">3. What can I do to improve my score? Pay the delinquent account as agreed with the creditor as soon as possible. Delinquent payment history stays on your credit report for seven years. The insurance score will improve as the credit history ages and you demonstrate managing your accounts satisfactorily.

CODE	DESCRIPTION
0193	<p data-bbox="303 163 1110 197">Time Since Most Recent Collection Agency Filing Reported</p> <ol data-bbox="303 216 1500 600" style="list-style-type: none"> <li data-bbox="303 216 1500 321">1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. <li data-bbox="303 338 1500 415">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses. <li data-bbox="303 432 1500 600">3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.
0197	<p data-bbox="303 630 659 663">Presence of a Bankruptcy</p> <ol data-bbox="303 682 1500 1066" style="list-style-type: none"> <li data-bbox="303 682 1500 760">1. What information is this message derived from? The score considers whether or not you have filed bankruptcy or if you have any accounts that are included in a bankruptcy filing. <li data-bbox="303 777 1500 854">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who file for bankruptcy experience more insurance losses. <li data-bbox="303 871 1500 1066">3. What can I do to improve this aspect of my score? Bankruptcy filings stay on your credit report for 7 to 10 years depending on the type of bankruptcy filing. For example, chapter 7 bankruptcy stays on file for 10 years. If there are any accounts on your credit file that indicate they are included in a bankruptcy filing, they will stay on file for 7 years. The score will improve based on this factor once the bankruptcy has been removed from your credit report.
0206	<p data-bbox="303 1096 1149 1129">Number of Bank Installment Accounts Always Paid as Agreed</p> <ol data-bbox="303 1148 1500 1484" style="list-style-type: none"> <li data-bbox="303 1148 1500 1226">1. What information is this message derived from? The score considers if installment accounts you have with banks have always been paid satisfactory. <li data-bbox="303 1243 1500 1348">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have consistently paid their bank installment accounts on time experience fewer insurance losses. <li data-bbox="303 1365 1500 1484">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for seven years. Pay your delinquent accounts as soon as possible.
0213	<p data-bbox="303 1512 1419 1545">Number of Accounts Opened in the Last 12 Months Excluding Auto and Mortgage</p> <ol data-bbox="303 1564 1500 1900" style="list-style-type: none"> <li data-bbox="303 1564 1500 1642">1. What information is this message derived from? The number of accounts with a date open in the last 12 months excluding auto and mortgage accounts. <li data-bbox="303 1659 1500 1764">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses. <li data-bbox="303 1780 1500 1900">3. What can I do to improve this aspect of my score? The insurance score will improve as the credit history ages and you demonstrate managing your accounts satisfactorily. Open new accounts only when needed.

CODE	DESCRIPTION
0218	<p data-bbox="303 163 1299 197">Number of Accounts Currently or in the Past with 30 Day Late Payments</p> <ol data-bbox="303 226 1507 556" style="list-style-type: none"> <li data-bbox="303 226 1507 310">1. What information is this message derived from? Accounts reported as being 30 days late (regardless of date reported). <li data-bbox="303 331 1507 436">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day late delinquencies on accounts have more insurance losses. Even mild delinquencies can affect your score. <li data-bbox="303 457 1507 556">3. What can I do to improve this aspect of my score? Avoid letting accounts go to a delinquent status. Delinquent payment history stays on your credit report for seven years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.
0219	<p data-bbox="303 581 1347 615">Number of Accounts with 90 – 120 Day Late Payments in the Last 24 Months</p> <ol data-bbox="303 644 1516 1003" style="list-style-type: none"> <li data-bbox="303 644 1516 728">1. What information is this message derived from? Accounts that have been reported in the last 24 months as 90 or 120 days late. <li data-bbox="303 749 1516 854">2. How does this affect my insurance risk score? Recently missed payments may be an indication that you are having difficulty meeting your credit obligations. Insurance industry research shows that consumers with missed payments have more insurance losses. <li data-bbox="303 875 1516 1003">3. What can I do to improve this aspect of my score? As the delinquencies age, the impact to the score is decreased. Delinquent activity will remain on your credit report for seven years. The insurance score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
0226	<p data-bbox="303 1033 1146 1066">Time Since Most Recent Bank Revolving Account Established</p> <ol data-bbox="303 1096 1495 1446" style="list-style-type: none"> <li data-bbox="303 1096 1495 1201">1. What information is this message derived from? The score considers how long it has been since you opened your last bank revolving credit account. This is done by calculating the number of months since the last account was opened. <li data-bbox="303 1222 1495 1327">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. <li data-bbox="303 1348 1495 1446">3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
0231	<p data-bbox="303 1474 1326 1507">Ratio of Total Amount of Past Due Balances to Total Balances on Accounts</p> <ol data-bbox="303 1537 1511 1887" style="list-style-type: none"> <li data-bbox="303 1537 1511 1642">1. What information is this message derived from? This is calculated by summing the amount of past due balances on accounts and divided by the balances for all accounts. This allows for the evaluation of how much of the amount owed is past due. <li data-bbox="303 1663 1511 1768">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who fall behind on paying the monthly amount owed on accounts have more insurance losses. <li data-bbox="303 1789 1511 1887">3. What can I do to improve this aspect of my score? Pay the past due amount as soon as possible. Your score will improve when your credit report shows that you are paying your account obligations on time as agreed with the creditor.

CODE	DESCRIPTION
0232	<p data-bbox="303 163 1386 197">Number of Bank Installment Accounts with Current or Previous Late Payments</p> <ol data-bbox="303 226 1479 554" style="list-style-type: none"> <li data-bbox="303 226 1373 289">1. What information is this message derived from? The score considers the number of installment accounts with a bank with delinquent payment status. <li data-bbox="303 331 1406 424">2. How does this affect my insurance risk score? Insurance industry research shows that consumers that have a delinquent payment history on their installment bank accounts experience more insurance losses. <li data-bbox="303 466 1479 554">3. What can I do to improve this aspect of my score? Delinquencies will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
0233	<p data-bbox="303 581 1438 615">Number of Open Bank Revolving Accts with Balance to Credit Limit 75% or Greater</p> <ol data-bbox="303 644 1516 1056" style="list-style-type: none"> <li data-bbox="303 644 1516 800">1. What information is this message derived from? The score considers the number of bank revolving accounts that have a balance to credit limit ratio of 75% or more. This is calculated by dividing the balance by the credit limit for these accounts. A bank revolving account is primarily a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation. <li data-bbox="303 842 1503 896">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have high utilization on their bank card accounts have more insurance losses. <li data-bbox="303 938 1503 1056">3. What can I do to improve this aspect of my score? Only utilize what you need and pay more than the minimum amount owed for that particular month. This helps to bring down the total amount owed quicker and reduces finance charges. The score will improve as the utilization is decreased.
0234	<p data-bbox="303 1083 1273 1117">Number of Bank Revolving Accts Paid as Agreed in the Last 24 Months</p> <ol data-bbox="303 1146 1468 1432" style="list-style-type: none"> <li data-bbox="303 1146 1442 1239">1. What information is this message derived from? The score considers the number of bank revolving accounts with no delinquent payments that have been updated in the last 24 months. A bank revolving account is primarily a Visa or MasterCard type account. <li data-bbox="303 1281 1468 1335">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time experience fewer insurance losses. <li data-bbox="303 1377 1455 1432">3. What can I do to improve this aspect of my score? If you do have an account that has been reported delinquent, the score will improve as the delinquency ages past 24 months.
0235	<p data-bbox="303 1463 1495 1497">Number of Credit Union, Savings and Loan, Mortgage Accts with Current or Previous Late Payments</p> <ol data-bbox="303 1526 1490 1854" style="list-style-type: none"> <li data-bbox="303 1526 1490 1598">1. What information is this message derived from? The score considers the number of accounts with delinquent payments on Credit Union, Savings and Loan and Mortgage accounts. <li data-bbox="303 1640 1433 1732">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with missed payments reported on these types of accounts experience more insurance losses. <li data-bbox="303 1774 1479 1854">3. What can I do to improve this aspect of my score? Delinquencies will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.

CODE	DESCRIPTION
0236	<p data-bbox="303 163 1333 197">Number of Retail Accounts with Current or Previous 60 Day Late Payments</p> <ol data-bbox="303 222 1490 579" style="list-style-type: none"> <li data-bbox="303 222 1490 331">1. What information is this message derived from? The score considers the number of retail accounts that have missed payments of 60 days past due. Retail accounts refer to clothing stores, jewelers, home furnishings, mail order and variety stores. <li data-bbox="303 352 1490 457">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with missed payments on their retail accounts experience more insurance losses. Even mild delinquencies can affect your score. <li data-bbox="303 478 1490 579">3. What can I do to improve this aspect of my score? Delinquencies will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
0237	<p data-bbox="303 604 907 638">Number of Accounts Always Paid as Agreed</p> <ol data-bbox="303 663 1490 999" style="list-style-type: none"> <li data-bbox="303 663 1490 747">1. What information is this message derived from? The score considers the number of accounts that have been consistently paid on time and have not reported late payments. <li data-bbox="303 768 1490 873">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who always pay their accounts as agreed with the creditor experience fewer insurance losses. <li data-bbox="303 894 1490 999">3. What can I do to improve this aspect of my score? Once a delinquency has been reported it will stay on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
0238	<p data-bbox="303 1024 1349 1058">Number of Accounts with 60 Day or Worse Late Payments in the last 24 Mos</p> <ol data-bbox="303 1083 1511 1440" style="list-style-type: none"> <li data-bbox="303 1083 1511 1167">1. What information is this message derived from? The number of accounts that have been reported as 60 days or worse delinquent in the last 24 months. <li data-bbox="303 1188 1511 1293">2. How does this affect my insurance risk score? Recently missed payments may be an indication that you are having difficulty meeting your credit obligations. Insurance industry research shows that consumers with missed payments have more insurance losses. <li data-bbox="303 1314 1511 1440">3. What can I do to improve this aspect of my score? As the delinquencies age beyond 24 months, the impact to the score is decreased. However, delinquent account activity will remain on your credit report for seven years. The insurance score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
0239	<p data-bbox="303 1476 1435 1509">Percent of Open Department Store Accts to Total Dept Store Accounts Established</p> <ol data-bbox="303 1535 1484 1955" style="list-style-type: none"> <li data-bbox="303 1535 1484 1734">1. What information is this message derived from? The number of department store accounts that are open divided by the total number of department store accounts on file. Department store accounts are generally major department stores, such as JcPenney, Bloomingdale's, etc. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment accounts must have a balance greater than \$0 to be considered open. <li data-bbox="303 1755 1484 1860">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who manage open/active department store accounts experience fewer insurance losses. <li data-bbox="303 1881 1484 1955">3. What can I do to improve this aspect of my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.

CODE	DESCRIPTION
0240	<p data-bbox="303 163 893 197">Number of Open Bank Revolving Accounts</p> <ol data-bbox="303 226 1511 579" style="list-style-type: none"> <li data-bbox="303 226 1511 365">1. What information is this message derived from? The score considers the number of open/ active bank revolving accounts. A bank revolving account is primarily a Visa or MasterCard type of account. An account is considered active/open if it has been reported in the last 12 months and has not been reported as closed. <li data-bbox="303 386 1511 462">2. How does this affect my insurance risk score? Insurance industry research shows consumers who maintain active bankcard accounts experience fewer insurance losses. <li data-bbox="303 483 1511 579">3. What can I do to improve this aspect of my score? Be careful not to maintain high balances on your bankcards. Maintaining your accounts in good standing indicates your ability to manage your credit obligations responsibly.
0241	<p data-bbox="303 604 1230 638">Lack of Sales Finance Acct with a Balance Currently Paid as Agreed</p> <ol data-bbox="303 667 1511 1041" style="list-style-type: none"> <li data-bbox="303 667 1511 806">1. What information is this message derived from? The score considers the presence of an account reported in the last 54 months with a sales finance company that has an outstanding balance and is not delinquent. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. <li data-bbox="303 827 1511 903">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who demonstrate their ability to manage their credit obligations responsibly experience fewer insurance losses. <li data-bbox="303 924 1511 1041">3. What can I do to improve this aspect of my score? Maintain your accounts with sales finance companies in good standing. It is always good practice to pay accounts on time as agreed with the creditor to avoid any potential delinquency.
0242	<p data-bbox="303 1066 1511 1100">Percent of Accounts Opened in the Last 24 Months to Total Number of Accounts that are Open</p> <ol data-bbox="303 1129 1511 1545" style="list-style-type: none"> <li data-bbox="303 1129 1511 1289">1. What information is this message derived from? The score considers the number of accounts that have been established in the last 24 months to the total number of accounts that are active. An account is considered open/active if it has been reported in the last 12 months and has not been reported as closed. Installment accounts must have a balance greater than \$0 to be considered open. <li data-bbox="303 1310 1511 1415">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain a number of active accounts in combination with opening new accounts have more insurance losses. <li data-bbox="303 1436 1511 1545">3. What can I do to improve this aspect of my score? Too many open accounts may be an indication of increased financial obligations. To avoid lowering this aspect of your score, open new accounts only when needed.

CODE	DESCRIPTION
0252	<p data-bbox="303 163 1154 197">Number of Consumer Initiated Inquiries in the Last 24 Months</p> <ol data-bbox="303 222 1503 730" style="list-style-type: none"> <li data-bbox="303 222 1503 428">1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of a non-solicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded. <li data-bbox="303 445 1503 617">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they result within 30 days. <li data-bbox="303 634 1503 730">3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.
0256	<p data-bbox="303 756 1490 789">Number of Credit Union, Savings and Loan, Mortgage Accounts Always Paid as Agreed</p> <ol data-bbox="303 814 1503 1150" style="list-style-type: none"> <li data-bbox="303 814 1503 898">1. What information is this message derived from? The score considers if accounts you have with credit unions, savings and loan or mortgage companies have always been paid satisfactory. <li data-bbox="303 915 1503 1033">2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have consistently paid these accounts on time experience fewer insurance losses. <li data-bbox="303 1050 1503 1150">3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for seven years. Pay your delinquent accounts as soon as possible.
0257	<p data-bbox="303 1176 1500 1209">Ratio of Number of Bank Revolving Accounts to Age of Oldest Bank Revolving Account</p> <ol data-bbox="303 1234 1503 1570" style="list-style-type: none"> <li data-bbox="303 1234 1503 1318">1. What information is this message derived from? The total number of revolving bank accounts established in relationship to the time since the oldest revolving bank account was opened. <li data-bbox="303 1335 1503 1453">2. How does this affect my insurance risk score? Insurance industry research shows that consumers with a limited number of revolving bank accounts in relationship to how long they have been established contributes to insurance losses. <li data-bbox="303 1470 1503 1570">3. What can I do to improve this aspect of my score? As the payment history of the revolving bank card account ages, the score will improve. Also, only open new revolving bank accounts when needed.
0258	<p data-bbox="303 1596 1370 1629">Ratio of Total Amount of Balance on Open Accounts to Age of Oldest Account</p> <ol data-bbox="303 1654 1503 1990" style="list-style-type: none"> <li data-bbox="303 1654 1503 1738">1. What information is this message derived from? The total balance amount for all open accounts in relationship to the time since the oldest account was opened. <li data-bbox="303 1755 1503 1873">2. How does this affect my insurance risk score? Insurance industry research shows that consumers that maintain higher balances in relationship to how long they have established credit contributes to insurance losses. <li data-bbox="303 1890 1503 1990">3. What can I do to improve this aspect of my score? As balances are decreased and the credit history ages, the score will improve based on this factor. Keeping your oldest account active also contributes to a positive credit history.

CODE	DESCRIPTION
0902	<p>Insufficient Information on Bank Revolving Accounts</p> <p>There are no bank revolving accounts on file, or if there are bank revolving accounts, they are excluded from the score calculation. Accounts can be excluded for various reasons. Insurance industry research shows that consumers who lack having a bank card have more insurance losses.</p>
0904	<p>Insufficient Information on Bank Installment Accounts</p> <p>There are no bank installment accounts on file, or if there are bank installment accounts, the accounts have been excluded from the score calculation. Accounts can be excluded for various reasons.</p>
0905	<p>Insufficient Information on Credit Union, Savings and Loan or Mortgage Accounts</p> <p>There is no Credit Union, Savings and Loan or Mortgage Accounts on file, or if there are accounts of this type they have been excluded from the score calculation. Accounts can be excluded for various reasons.</p>
0907	<p>Insufficient Information on Oil Company Accounts</p> <p>There are no oil company accounts on file or if there are accounts of this type they have been excluded from the score calculation. Accounts can also be excluded for various reasons. An oil company account refers to credit cards issued by gas/service stations such as Chevron, Texaco, Phillips, etc.</p>
0908	<p>Insufficient Information on Sales Finance Accounts</p> <p>There are no sales finance accounts on file or if there are sales finance accounts they have been excluded from the score calculation. Accounts can be excluded for various reasons. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.</p>
0909	<p>Insufficient Information on Department Store Accounts</p> <p>There are no department store accounts on file or if there are department store accounts they have been excluded from the score calculation. Accounts can be excluded for various reasons. A department store account is an account with a company such as JCPenney, Macy's, Nordstrom, etc.</p>
0910	<p>Insufficient Information on Vehicle Related Accounts</p> <p>There are no vehicle related accounts on file or if there are accounts of this type they have been excluded from the score calculation. Accounts can be excluded for various reasons. A vehicle related account refers to tire dealers, auto parts stores, service stations, and new and used car lots, truck and farm equipment dealers.</p>
0911	<p>Insufficient Information on Personal Finance Accounts</p> <p>There are no personal finance accounts on file or if there are accounts of this type they have been excluded from the score calculation. Accounts can be excluded for various reasons. A personal finance account is primarily from credit institutions such as Household Finance, Beneficial, etc.</p>

CODE	DESCRIPTION
0913	Insufficient Information on Retail Accounts
	There are no retail accounts on file or if there are accounts of this type they have been excluded from the score calculation. Accounts can be excluded for various reasons. A retail account refers to clothing stores, home furnishings, jewelers, mail order and variety stores.
0914	Insufficient Information on Auto Finance Accounts
	There are no auto finance accounts on file or if there are accounts of this type they have been excluded from the score calculation. Accounts can be excluded for various reasons. An auto finance account is primarily from credit institutions such as GMAC, Ford Motor Credit, etc.
0929	Insufficient Information Reported on Accounts
	There are no accounts on file or if there are accounts they have been excluded from the score calculation. Accounts can be excluded for various reasons.

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