WHAT IS AN INSURANCE SCORE?

And, how does it differ from a credit score?

An **insurance score** helps predict the possibility of you filing an insurance claim within a given period-of-time. This analysis helps underwriters better determine the risk exposure, allowing companies to offer better coverage and pricing while keeping overall rates competitive.

Variables used when determining an insurance score:

- Delinquency
- Outstanding debt
- Available credit
- Types of credit used
- Public records
- Collections
- Insufficient information
- Too many open lines of credit

Although an **insurance score** is partly based on credit information, obtaining an insurance score **does not negatively affect** your financial **credit score**.

Variables *not used* when determining an insurance score:

- Race
- Age
- Income
- Employment history
- National origin
- Education level
- Occupation
- Sexual orientation
- Marital status
- Religion
- Medical
- Disability

A **credit score** is a credit-based statistical analysis that measures your likelihood of paying an installment loan such as a mortgage or paying a debt such as a credit card. Creditors use this score to help determine whether to grant credit.