

LexisNexis® Attract™ Reason Codes

If you received a notice from your insurance company that shows the LexisNexis® Attract™ score used, you can use this document to view the explanation for what the reason code means. For more information, visit our LexisNexis® Consumer Center at <https://consumer.risk.lexisnexis.com/>

LexisNexis Risk Solutions wants to help consumers better understand scoring for insurance purposes. To do this, we have provided detailed explanations about key factors that affected your particular credit-based insurance score at the time it was requested. There are many different types of scores derived from consumer financial credit data. Be aware that it is possible that changes you make to improve this credit-based insurance score, which is a predictor of future insurance loss, could have an adverse impact on some other score, such as one used for mortgage or auto finance purposes.

Code	Description
0101	<p>Number of derogatory public record items</p> <p><i>What information is this message derived from?</i> The score considers how many derogatory public records are on your credit file. Derogatory public records considered are bankruptcies, liens, garnishments, judgments and suits.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 10 years.</p>
0102	<p>Number of inquiries for transactions initiated by consumer in last 6 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>0103</p>	<p>Length of time accounts have been established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0104</p>	<p>Length of time since newest account has been established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0105</p>	<p>Number of open accounts with high percent of balance to credit limit</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance score?</i> 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.</p> <p><i>How can I improve this aspect of my score?</i> 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.</p>
<p>0106</p>	<p>Number of bank revolving accounts currently paid as agreed</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance score?</i> Insurance industry research shows that consumers who pay their bank revolving accounts on time have fewer insurance losses.</p> <p><i>How can I improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for 7 years. Pay your delinquent accounts as soon as possible.</p>

<p>0107</p>	<p>Number of open sales finance accounts with high percent of balance to credit limit</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider paying off lower balance sales finance accounts if possible.</p>
<p>0108</p>	<p>Number of open installment bank accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance score?</i> Insurance industry research shows that consumers with outstanding loans have more insurance losses.</p> <p><i>How can I improve this aspect of my score?</i> 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.</p>
<p>0110</p>	<p>Number of open retail accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance score?</i> Insurance industry research shows that consumers who utilize retail accounts to purchase merchandise have more insurance losses.</p> <p><i>How can I improve this aspect of my score?</i> Consider using fewer sources of credit to make purchases.</p>
<p>0111</p>	<p>Number of vehicle related accounts with a current past due amount</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who do not pay their vehicle related accounts on time have more insurance losses.</p> <p><i>How can I improve this aspect of my insurance score?</i> 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 7 years.</p>

<p>0112</p>	<p>Number of vehicle related accounts currently or in the past w/30 day late payment</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0113</p>	<p>Number of open auto financing accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumer with outstanding loans experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> When consumer has more than 3 accounts on report, 1 or more is better. When consumer has 3 or fewer accounts on the report, 0 is better. Once your auto finance accounts have been paid in full your score will improve based on this factor.</p>
<p>0114</p>	<p>Number of oil company accounts currently or in the past with 60 day late payment</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have delinquent payments on their oil company cards have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for 7 years. Pay the delinquent account as soon as possible to avoid it becoming even more seriously delinquent.</p>

<p>0115</p>	<p>Time since most recent derogatory public record item</p> <p><i>What information is this message derived from?</i> 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).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>0116</p>	<p>Number of inquiries with finance companies initiated by consumer in last 24 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0117</p>	<p>Number of accounts opened in last 24 months</p> <p><i>What information is this message derived from?</i> The number of accounts opened in the last 24 months. Any type of account (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate managing your accounts satisfactorily. Open new accounts only when needed.</p>

<p>0118</p>	<p>Total amount of balances on open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0119</p>	<p>Length of time since most recent activity reported</p> <p><i>What information is this message derived from?</i> The score considers the most recently reported account activity, regardless of the type.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> If credit grantors are not reporting updates to your account, consider requesting that they do so.</p>
<p>0120</p>	<p>Length of time department store accounts have been established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long-established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
<p>0121</p>	<p>Number of open sales finance accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with sales finance accounts that are considered active have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>0122</p>	<p>Number of open vehicle related accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have accounts with vehicle related retailers have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider using fewer sources of credit to make purchases. Open new accounts only when needed.</p>
<p>0123</p>	<p>Number of open personal finance company accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have open/active accounts with personal finance companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider using fewer sources to make purchases. Once the account is no longer considered open/active this component of your score will improve.</p>
<p>0124</p>	<p>Number of open oil company accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with limited credit history that utilize oil company cards experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score will improve once the account is reported by the creditor as no longer open/active.</p>
<p>0125</p>	<p>Percent of balance to credit limit for open bank revolving accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Industry research shows that consumers who have a medium to high utilization on their bankcards have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Be careful not to maintain high balances on your bankcards. As the amount owed decreases your score will improve.</p>

<p>0126</p>	<p>Percent of accounts reported in the last 24 months to total accounts on file</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recent experience in paying their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>0127</p>	<p>Percent of open accounts to total accounts</p> <p><i>What information is this message derived from?</i> Of all accounts on file, the percent of those accounts that are considered open. 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. This message primarily occurs if you have only a few accounts on your credit report.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>0128</p>	<p>Number of accounts with a balance currently paid as agreed</p> <p><i>What information is this message derived from?</i> The number of accounts with no currently reported late payments that also have a balance greater than \$0 (excludes disputed accounts).</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>0129</p>	<p>Percent of open bank installment accounts to total open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve my score?</i> 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.</p>

<p>0130</p>	<p>Percent of open credit union, S&L, mortgage accounts to total open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve my score?</i> If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>0131</p>	<p>Account with a reported delinquency status including bad debt & bankruptcy</p> <p><i>What information is this message derived from?</i> The score considers the status of accounts when last reported by the creditor.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with missed payments experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay any missed payments as soon as possible. Your score will improve once the creditor reports the account as paid as agreed.</p>
<p>0132</p>	<p>Account w/ reported delinquency status including bad debt and bankruptcy in last 24 months</p> <p><i>What information is this message derived from?</i> An account with a most recently reported current status of 30 days or worse delinquent including charge off, repossession, bankruptcy, or foreclosure.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses. The more serious the delinquency, the lower the score</p> <p><i>What can I do to improve my score?</i> 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 7 years.</p>
<p>0133</p>	<p>Length of time bank revolving accounts have been established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>0134</p>	<p>Number of department store accounts established</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts that you have opened with department stores. These are accounts primarily with stores such as JC Penney, Macy's, Bloomingdales, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with department stores experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0135</p>	<p>Number of open department store accounts with balance to credit limit 50% or more</p> <p><i>What information is this message derived from?</i> 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).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with medium to high utilization on their department store accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0136</p>	<p>Number of sales finance accounts currently with a 60 day late payment</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for 7 years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.</p>
<p>0137</p>	<p>Number of retail accounts established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with retailers have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>0138</p>	<p>Number of oil company accounts established</p> <p><i>What information is this message derived from?</i> The score considers accounts you have opened directly with oil companies. An oil company account is an account opened with Chevron, Texaco, Phillips, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open an oil card account experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0139</p>	<p>Percent of balance to credit limit for open sales finance accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with more recently established obligations with a sales finance company experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider paying off lower balance sales finance accounts if possible.</p>
<p>0140</p>	<p>Percent of open bank revolving accounts to total open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain active bankcard accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider using fewer sources of credit to obtain goods and services. However, be careful not to maintain high balances on bankcard accounts.</p>
<p>0141</p>	<p>Number of collection agency filings</p> <p><i>What information is this message derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>

0142	<p>Number of non-closed accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
0143	<p>Number of accounts with a past due amount</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
0145	<p>Number of bank revolving accounts established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open bank revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> If you already have an account of this type consider keeping it active, especially if it is one of your older established credit cards.</p>
0146	<p>Total credit limit on open department store accounts</p> <p><i>What information is this message derived from?</i> 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 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, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher available lines of credit on department store accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

0147	<p>Number of department store accounts currently with 90-120 day late payments</p> <p><i>What information is this message derived from?</i> The score considers department store accounts currently reported as 90 to 120 days late. These are primarily major department stores such as JC Penney, Macy's, Bloomingdale's etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have delinquent payments on their department store accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
0148	<p>Length of time sales finance accounts have been established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long-established account history with sales finance companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> You can close these accounts, however they will stay on your credit report for 7 years after you close them. Open new accounts only when necessary.</p>
0149	<p>Number of personal finance accounts established</p> <p><i>What information is this message derived from?</i> The score considers the number of account 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing options to obtain goods and services.</p>
0150	<p>Number of open credit union, S&L or mortgage accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with open accounts of these types experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>0151</p>	<p>Number of auto finance accounts currently or in the past w/60 day or worse late payments</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have delinquent payments on their auto finance accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for 7 years. Pay the delinquent account as soon as possible to avoid it becoming even more seriously delinquent.</p>
<p>0152</p>	<p>Percent of open sales finance accounts to total open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open accounts with sales finance companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay your outstanding balances on sales finance accounts as soon as possible.</p>
<p>0153</p>	<p>Percent of open vehicle related accounts to total open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open accounts with vehicle related retail outlets have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Use fewer sources of credit when making purchases. However, be careful not to maintain high balances on your accounts.</p>
<p>0154</p>	<p>Percent of open personal finance accounts to total open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open accounts with personal finance companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay outstanding balances on personal finance accounts as soon as possible and consider closing these accounts.</p>

<p>0155</p>	<p>Percent of open oil company accounts to total open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry shows that consumers who maintain open/active accounts with oil companies along with other types of open accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> When the account becomes inactive, it will no longer impact your score.</p>
<p>0160</p>	<p>Length of time since most recent consumer initiated inquiry</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0161</p>	<p>Number of accounts that have been established</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts that you have opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0163</p>	<p>Number of accounts last reported with 30 day late payments</p> <p><i>What information is this message derived from?</i> Accounts that are reported by the credit grantor as being 30 days past due.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for 7 years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.</p>

<p>0164</p>	<p>Number of personal finance accounts always paid as agreed</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for 7 years. Pay any accounts that are past due as soon as possible to avoid the delinquency from becoming more serious.</p>
<p>0165</p>	<p>Percent of all department store accounts reported in the last 24 months to total number of accounts</p> <p><i>What information is this message derived from?</i> 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 JC Penney, Bloomingdale's, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who with recent experience paying their department store accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0166</p>	<p>Number of accounts with 30 day or worse late payments in last 24 months</p> <p><i>What information is this message derived from?</i> Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0167</p>	<p>Total amount of balances on open department store accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that home policyholders who maintain balances on their department store accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>0168</p>	<p>Number of open sales finance accounts with a balance</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with outstanding balances on sales finance accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0169</p>	<p>Number of auto finance accounts always paid as agreed</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for 7 years. Pay any accounts that are past due as soon as possible to prevent the delinquency from becoming more serious.</p>
<p>0170</p>	<p>Percent of balance to credit limit on open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high utilization on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0171</p>	<p>Percent of open bank revolving accounts to total bank revolving accounts established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open bank revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider keeping the bank revolving account that you have had the longest open.</p>

<p>0174</p>	<p>Percent of open department store accounts to total open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open accounts with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay your outstanding balances on department store accounts as soon as possible and consider using fewer sources of credit to make purchases.</p>
<p>0175</p>	<p>Percent of open retail accounts to total open accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open accounts with retail stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay your outstanding balances on retail store accounts as soon as possible and consider using fewer sources of credit to make purchases.</p>
<p>0176</p>	<p>Number of auto finance accounts established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Accounts stay on your credit report for 7 years. Open new accounts only when needed.</p>
<p>0177</p>	<p>Number of accounts currently or in the past with 30+ day late payments</p> <p><i>What information is this message derived from?</i> The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>0178</p>	<p>Number of auto finance accounts with a past due balance</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0179</p>	<p>Number of vehicle related accounts currently or in the past with 90 days or more late payments</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have 90 days delinquent or worse payments reported on these types of accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0181</p>	<p>Number of open department store accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who utilize department store accounts to purchase merchandise have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider using fewer sources of credit to make purchases.</p>
<p>0182</p>	<p>Number of personal finance accounts currently or in the past with 60 day late payments</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for 7 years.</p>

<p>0183</p>	<p>Number of auto finance accounts currently or in the past with 30 day late payments</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for 7 years.</p>
<p>0184</p>	<p>Total amount of past due balances on accounts</p> <p><i>What information is this message derived from?</i> The sum of past due amounts on accounts as reported by the creditor. This occurs when the monthly amount due has not been paid.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0185</p>	<p>Number of vehicle related accounts established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open vehicle related accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0186</p>	<p>Number of bank revolving accounts currently or in the past with 30 day late payments</p> <p><i>What information is this message derived from?</i> The number of bank revolving accounts that have been reported as 30 days delinquent. A bank revolving account is primarily a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with reported missed payments on their bankcards experience more insurance losses. Even mild delinquencies can affect your score.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for 7 years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.</p>

<p>0187</p>	<p>Number of credit union, S&L or mortgage accounts established</p> <p><i>What information is this message derived from?</i> The number of credit union, savings and loan and or mortgage accounts (regardless of time frame) that have been established.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumer who established accounts with these types of financial institutions experience fewer losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0188</p>	<p>Number of department store accounts with 90 - 120 day late payments in last 24 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with missed payments on their department store accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0189</p>	<p>Number of department store accounts currently or in past with 30 day late payments</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquencies stay on your credit report for 7 years.</p>
<p>0190</p>	<p>Number of accounts not paid as agreed</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</p> <p><i>What can I do to improve my score?</i> Pay the delinquent account as agreed with the creditor as soon as possible. Delinquent payment history stays on your credit report for 7 years. The insurance score will improve as the credit history ages and you demonstrate managing your accounts satisfactorily.</p>

<p>0193</p>	<p>Time since most recent collection agency filing reported</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>0213</p>	<p>Number of accounts opened in the last 12 months</p> <p><i>What information is this message derived from?</i> The numbers of accounts with a date open in the last 12 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate managing your accounts satisfactorily. Open new accounts only when needed.</p>
<p>0218</p>	<p>Number of accounts currently or in the past with 30 day late payments</p> <p><i>What information is this message derived from?</i> Accounts reported as being 30 days late (regardless of date reported).</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts go to a delinquent status. Delinquent payment history stays on your credit report for 7 years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.</p>
<p>0219</p>	<p>Number of accounts with 90 – 120 day late payments in the last 24 months</p> <p><i>What information is this message derived from?</i> Accounts that have been reported in the last 24 months as 90 or 120 days late.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> As the delinquencies age, the impact to the score is decreased. Delinquent activity will remain on your credit report for 7 years. The insurance score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>

<p>0231</p>	<p>Ratio of total amount of past due balances to total balances on accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who fall behind on paying the monthly amount owed on accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0232</p>	<p>Number of bank installment accounts with current or previous late payments</p> <p><i>What information is this message derived from?</i> The score considers the number of installment accounts with a bank with delinquent payment status.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have a delinquent payment history on their installment bank accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Delinquencies will remain on your credit report for 7 years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
<p>0233</p>	<p>Number of open bank revolving accounts with balance to credit limit 75% or greater</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on their bank card accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0234</p>	<p>Number of bank revolving accounts paid as agreed in the last 24 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> If you do have an account that has been reported delinquent, the score will improve as the delinquency ages past 24 months.</p>

<p>0235</p>	<p>Number of credit union, S&L, mortgage accounts with current or previous late payments</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts with delinquent payments on credit union, savings and loan and mortgage accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with missed payments reported on these types of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Delinquencies will remain on your credit report for 7 years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
<p>0236</p>	<p>Number of retail accounts with current or previous 60 day late payments</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with missed payments on their retail accounts experience more insurance losses. Even mild delinquencies can affect your score.</p> <p><i>What can I do to improve this aspect of my score?</i> Delinquencies will remain on your credit report for 7 years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
<p>0237</p>	<p>Number of accounts always paid as agreed</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts that have been consistently paid on time and have not reported late payments.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who always pay their accounts as agreed with the creditor experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once a delinquency has been reported it will stay on your credit report for 7 years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
<p>0238</p>	<p>Number of accounts with 60 day or worse late payments in the last 24 months</p> <p><i>What information is this message derived from?</i> The number of accounts that have been reported as 60 days or worse delinquent in the last 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years. The insurance score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>

<p>0239</p>	<p>Percent of open department store accounts to total department store accounts established</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who manage open/active department store accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>0240</p>	<p>Number of open bank revolving accounts</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who maintain active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0241</p>	<p>Lack of sales finance accounts with a balance currently paid as agreed</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who demonstrate their ability to manage their credit obligations responsibly experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>0242</p>	<p>Percent of accounts opened in the last 24 months to total number accounts that are open</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain a number of active accounts in combination with opening new accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

0902	<p>Insufficient information on bank revolving accounts</p> <p>Auto/Property - in most cases this means there are none</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.</p> <p>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>Auto - in most cases this means there are none</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, S&L or mortgage accounts</p> <p>Auto - in most cases this means there are none</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>Auto - in most cases this means there are none</p> <p>There are no oil company accounts on file or if there is an oil company account it has 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>Auto - in most cases this means there are none</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>Auto/Property - in most cases this means there are none</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>

<p>0910</p>	<p>Insufficient information on vehicle related accounts</p> <p>Auto/Property - in most cases this means there are none</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>
<p>0911</p>	<p>Insufficient information on personal finance accounts</p> <p>Auto/Property - in most cases this means there are none</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>
<p>0913</p>	<p>Insufficient information on retail accounts</p> <p>Auto/Property - in most cases this means there are none</p> <p>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.</p>
<p>0914</p>	<p>Insufficient information on auto finance accounts</p> <p>Auto/Property - in most cases this means there are none</p> <p>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.</p>
<p>3001</p>	<p>Number of open auto financing accounts is 1</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with outstanding loans experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once your auto finance account has been paid in full or is no longer considered open your score will improve based on this factor.</p>
<p>3002</p>	<p>Number of open auto financing accounts is 2 or more</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with outstanding loans experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once your auto finance accounts have been paid in full or are no longer considered open your score will improve based on this factor.</p>

<p>3003</p>	<p>Average months accounts have been opened is 7 months or less</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3004</p>	<p>Average months accounts have been opened is 8 - 12 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3005</p>	<p>Average months accounts have been opened is 13 - 21 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3006</p>	<p>Average months accounts have been opened is 22 - 25 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3007</p>	<p>Average months accounts have been opened is 26 - 58 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 2 years 2 months and 4 years 10 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3008</p>	<p>Average months accounts have been opened is 59 - 64 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 4 years 11 months and 5 years 4 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3009</p>	<p>Average months accounts have been opened is 65 - 80 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 5 years 5 months and 6 years 8 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3010</p>	<p>Average months accounts have been opened is 81 - 83 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 6 years 9 months and 6 years 11 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3011</p>	<p>Average months accounts have been opened is 84 - 90 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 7 years to 7 years 6 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3012</p>	<p>Average months accounts have been opened is 92 months or less</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 7 years 8 months or less.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3013</p>	<p>Average months accounts have been opened is 93 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 7 years 9 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3014</p>	<p>Average months accounts have been opened is 94 - 97 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 7 years 10 months and 8 years 1 month.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3015</p>	<p>Average months accounts have been opened is 98 - 119 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 8 years 2 months and 9 years 11 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3016</p>	<p>Average months accounts have been opened is 120 - 132 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 10 to 11 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3017</p>	<p>Average months accounts have been opened is 133 - 155 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 11 years 1 month to 12 years 11 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3018</p>	<p>Average months accounts have been opened is 156 - 193 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established for an average of 13 years to 16 years 1 month.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3019</p>	<p>Balance to credit line on open bank revolving accounts is 10.35% - 11.52%</p> <p><i>What information is this message derived from?</i> The score considers the amount of balances in relationship to the credit line amount on open bank revolving accounts. An account is considered open if there are no closed status indicators and the account has been reported in the last 12 months. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have higher utilization on their bank revolving accounts experience more losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As balances are paid down or paid in full the score will improve based on this factor.</p>
<p>3020</p>	<p>Balance to credit line on open bank revolving accounts is 11.53% - 16.02%</p> <p><i>What information is this message derived from?</i> The score considers the amount of balances in relationship to the credit line amount on open bank revolving accounts. An account is considered open if there are no closed status indicators and the account has been reported in the last 12 months. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have higher utilization on their bank revolving accounts experience more losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As balances are paid down or paid in full the score will improve based on this factor.</p>
<p>3021</p>	<p>Balance to credit line on open bank revolving accounts is 16.03% - 20.17%</p> <p><i>What information is this message derived from?</i> The score considers the amount of balances in relationship to the credit line amount on open bank revolving accounts. An account is considered open if there are no closed status indicators and the account has been reported in the last 12 months. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have higher utilization on their bank revolving accounts experience more losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As balances are paid down or paid in full the score will improve based on this factor.</p>
<p>3022</p>	<p>Balance to credit line on open bank revolving accounts is 20.18% - 85.13%</p> <p><i>What information is this message derived from?</i> The score considers the amount of balances in relationship to the credit line amount on open bank revolving accounts. An account is considered open if there are no closed status indicators and the account has been reported in the last 12 months. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have higher utilization on their bank revolving accounts experience more losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As balances are paid down or paid in full the score will improve based on this factor.</p>

<p>3023</p>	<p>Balance to credit line on open bank revolving accounts is 85.14% or more</p> <p><i>What information is this message derived from?</i> The score considers the amount of balances in relationship to the credit line amount on open bank revolving accounts. An account is considered open if there are no closed status indicators and the account has been reported in the last 12 months. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have higher utilization on their bank revolving accounts experience more losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As balances are paid down or paid in full the score will improve based on this factor.</p>
<p>3024</p>	<p>Ratio of oldest bank revolving account to oldest account is 37.34% or less</p> <p><i>What information is this message derived from?</i> 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 one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3025</p>	<p>Ratio of oldest bank revolving account to oldest account is 37.35% - 99.77%</p> <p><i>What information is this message derived from?</i> 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 one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3026</p>	<p>Ratio of oldest bank revolving account to oldest account is 71.54% or less</p> <p><i>What information is this message derived from?</i> 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 one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3027</p>	<p>Ratio of oldest bank revolving account to oldest account is 71.55% - 87.50%</p> <p><i>What information is this message derived from?</i> 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 one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3028</p>	<p>Ratio of oldest bank revolving account to oldest account is 87.51% - 91.67%</p> <p><i>What information is this message derived from?</i> 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 one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3029</p>	<p>Ratio of oldest bank revolving account to oldest account is 91.68 - 99.33%</p> <p><i>What information is this message derived from?</i> 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 one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3030</p>	<p>Average credit line on bank revolving accounts is \$725 or less</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>

3031	<p>Average credit line on bank revolving accounts is \$726 - \$1,024</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
3032	<p>Average credit line on bank revolving accounts is \$1,025 - \$2,075</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
3033	<p>Average credit line on bank revolving accounts is \$2,076 - \$3,109</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
3034	<p>Average credit line on bank revolving accounts is \$3,110 - \$4,778</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>

3035	<p>Average credit line on bank revolving accounts is \$4,779 - \$5,773</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
3036	<p>Average credit line on bank revolving accounts is \$5,774 - \$6,175</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
3037	<p>Average credit line on bank revolving accounts is \$6,176 - \$7,919</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
3038	<p>Average credit line on bank revolving accounts is \$7,920 - \$10,532</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
3039	<p>Average credit line on bank revolving accounts is \$1,167 or less</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>

<p>3040</p>	<p>Average credit line on bank revolving accounts is \$1,168 - \$1,562</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
<p>3041</p>	<p>Average credit line on bank revolving accounts is \$1,563 - \$1,956</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
<p>3042</p>	<p>Average credit line on bank revolving accounts is \$1,957 - \$3,620</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
<p>3043</p>	<p>Average credit line on bank revolving accounts is \$3,621 - \$4,833</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
<p>3044</p>	<p>Average credit line on bank revolving accounts is \$4,834 - \$6,980</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>

3045	<p>Average credit line on bank revolving accounts is \$6,980 - \$7,500</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts. This is done by summing the credit lines for all open bank revolving accounts and dividing by the number of bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
3046	<p>Number of open bank revolving accounts with balance to credit line >=75% is 1</p> <p><i>What information is this message derived from?</i> 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 one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on their bank card accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each month. This helps to bring down the total amount owed quicker and reduces finance charges. The score will improve as the utilization is decreased.</p>
3047	<p>Number of open bank revolving accounts with balance to credit line >=75% is 2 or more</p> <p><i>What information is this message derived from?</i> 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 one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on their bank card accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each month. This helps to bring down the total amount owed quicker and reduces finance charges. The score will improve as the utilization is decreased.</p>
3048	<p>Open bank revolving accounts credit limit to total credit limit for open accounts is less than 10.93%</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts in relationship to the sum of credit lines for all open accounts on file. This is done by summing the credit lines for all open bank revolving accounts and dividing by the sum of credit lines for all open accounts. This calculation does not include mortgage or equity line accounts. A bank revolving account is one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have more of their total available credit line on bank revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>

<p>3049</p>	<p>Open bank revolving accounts credit limit to total credit limit for open accounts is 10.94% - 23.39%</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts in relationship to the sum of credit lines for all open accounts on file. This is done by summing the credit lines for all open bank revolving accounts and dividing by the sum of credit lines for all open accounts. This calculation does not include mortgage or equity line accounts. A bank revolving account is one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have more of their total available credit line on bank revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
<p>3050</p>	<p>Open bank revolving accounts credit limit to total credit limit for open accounts is 23.40% - 29.72%</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts in relationship to the sum of credit lines for all open accounts on file. This is done by summing the credit lines for all open bank revolving accounts and dividing by the sum of credit lines for all open accounts. This calculation does not include mortgage or equity line accounts. A bank revolving account is one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have more of their total available credit line on bank revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
<p>3051</p>	<p>Open bank revolving accounts credit limit to total credit limit for open accounts is 29.73% - 48.04%</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts in relationship to the sum of credit lines for all open accounts on file. This is done by summing the credit lines for all open bank revolving accounts and dividing by the sum of credit lines for all open accounts. This calculation does not include mortgage or equity line accounts. A bank revolving account is one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have more of their total available credit line on bank revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>
<p>3052</p>	<p>Open bank revolving accounts credit limit to total credit limit for open accounts is 48.05% - 95.37%</p> <p><i>What information is this message derived from?</i> The score considers the average credit line for open bank revolving accounts in relationship to the sum of credit lines for all open accounts on file. This is done by summing the credit lines for all open bank revolving accounts and dividing by the sum of credit lines for all open accounts. This calculation does not include mortgage or equity line accounts. A bank revolving account is one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have more of their total available credit line on bank revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As your bank revolving accounts age your credit card issuer may consider raising your credit line.</p>

<p>3055</p>	<p>Number of collection agency filings is 2 - 3</p> <p><i>What information is this message derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3056</p>	<p>Number of collection agency filings is 4 - 5</p> <p><i>What information is this message derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3057</p>	<p>Number of collection agency filings is 6 - 8</p> <p><i>What information is this message derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3058</p>	<p>Number of collection agency filings is 9 - 11</p> <p><i>What information is this message derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3059</p>	<p>Number of collection agency filings is 12 or more</p> <p><i>What information is this message derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>

<p>3060</p>	<p>Time since oldest account opening on file is 17 months or less</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established between 9 years 10 months and 14 years 7 months prior to the date the score is generated experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Be cautious about opening new accounts. Over time, as your average account age increases, your score will improve.</p>
<p>3061</p>	<p>Time since oldest account opening on file is 18 - 25 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established between 9 years 10 months and 14 years 7 months prior to the date the score was generated experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Be cautious about opening new accounts. Over time, as your average account age increases, your score will improve.</p>
<p>3062</p>	<p>Time since oldest account opening on file is 26 - 34 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account on file was established between 2 years 2 months and 2 years 10 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established between 9 years 10 months and 14 years 7 months prior to the date the score is generated experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Be cautious about opening new accounts. Over time, as your average account age increases, your score will improve.</p>
<p>3063</p>	<p>Time since oldest account opening on file is 35 - 42 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account on file was established between 2 years 3 months and 3 years 6 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established between 9 years 10 months and 14 years 7 months prior to the date the score is generated experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Be cautious about opening new accounts. Over time, as your average account age increases, your score will improve.</p>

<p>3064</p>	<p>Time since oldest account opening on file is 43 - 64 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account has been established between 3 years 7 months and 5 years 4 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established between 9 years 10 months and 14 years 7 months prior to the date the score was generated experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Be cautious about opening new accounts. Over time, as your average account age increases, your score will improve.</p>
<p>3065</p>	<p>Time since oldest account opening on file is 65 - 117 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account on file was established between 5 years 5 months and 9 years 9 months months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established between 9 years 10 months and 14 years 7 months prior to the date the score was generated but whose average account age is less than 7 years 8 months experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Be cautious about opening new accounts unless necessary, and do not close your oldest accounts. Over time, your score will improve.</p>
<p>3066</p>	<p>Time since oldest account opening on file is 176 - 220 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account on file was established between 14 years 8 months and 18 years 4 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established more than 14 years 7 months prior to the date the score was generated but whose average account age is less than 7 years 8 months experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Be cautious about opening new accounts unless necessary, and do not close your oldest accounts. Over time, your score will improve.</p>

<p>3067</p>	<p>Time since oldest account opening on file is 221 - 245 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account on file was established between 18 years 5 months and 20 years 5 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established more than 14 years 7 months prior to the date the score was generated but whose average account age is less than 7 years 8 months experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Be cautious about opening new accounts unless necessary, and do not close your oldest accounts. Over time, your score will improve.</p>
<p>3068</p>	<p>Time since oldest account opening on file is 246 - 274 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account on file was established between 20 years 6 months and 22 years 10 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established more than 14 years 7 months prior to the date the score was generated but whose average account age is less than 7 years 8 months experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Be cautious about opening new accounts unless necessary, and do not close your oldest accounts. Over time, your score will improve.</p>
<p>3069</p>	<p>Time since oldest account opening on file is 275 months or more</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account on file was established more than 22 years 10 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established more than 14 years 7 months prior to the date the score was generated but whose average account age is less than 7 years 8 months experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Be cautious about opening new accounts unless necessary, and do not close your oldest accounts. Over time, your score will improve.</p>
<p>3070</p>	<p>Total length of time department store accounts in file is 38 months or less</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>

<p>3071</p>	<p>Total length of time department store accounts in file is 39 - 236 months</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
<p>3072</p>	<p>Total length of time department store accounts in file is 237 - 442 months</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
<p>3073</p>	<p>Total length of time department store accounts in file is 443 - 567 months</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
<p>3074</p>	<p>Total length of time department store accounts in file is 568 months or more</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>

<p>3075</p>	<p>Total length of time department store accounts in file is less than a month</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
<p>3076</p>	<p>Total length of time department store accounts in file is 1 - 128 months</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
<p>3077</p>	<p>Total length of time department store accounts in file is 129 - 207 months</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
<p>3078</p>	<p>Total length of time department store accounts in file is 208 - 227 months</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>

3079	<p>Total length of time department store accounts in file is 228 - 349 months</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
3080	<p>Total length of time department store accounts in file is 350 - 488 months</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
3081	<p>Total length of time department store accounts in file is 489 months or more</p> <p><i>What information is this message derived from?</i> Using the date opened 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> This component of your score may improve when the account is purged from your credit report.</p>
3082	<p>Number of open department store accounts is 2</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who utilize department store accounts to purchase merchandise have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider using fewer sources of credit to make purchases.</p>

<p>3083</p>	<p>Number of open department store accounts is 3</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who utilize department store accounts to purchase merchandise have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider using fewer sources of credit to make purchases.</p>
<p>3084</p>	<p>Number of open department store accounts is 4 or more</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who utilize department store accounts to purchase merchandise have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consider using fewer sources of credit to make purchases.</p>
<p>3085</p>	<p>Total amount of balances on open sales finance accounts is \$619 - \$1,471</p> <p><i>What information is this message derived from?</i> The score considers the total balances for all open/active sales finance accounts. 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher balance amounts owed on sales finance accounts experience more losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay your balances down as much as possible. As the balances go down the score will improve.</p>
<p>3086</p>	<p>Total amount of balances on open sales finance accounts is \$1,472 - \$13,863</p> <p><i>What information is this message derived from?</i> The score considers the total balances for all open/active sales finance accounts. 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher balance amounts owed on sales finance accounts experience more losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay your balances down as much as possible. As the balances go down the score will improve.</p>

<p>3087</p>	<p>Total amount of balances on open sales finance accounts is \$13,864 or more</p> <p><i>What information is this message derived from?</i> The score considers the total balances for all open/active sales finance accounts. 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with higher balance amounts owed on sales finance accounts experience more losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay your balances down as much as possible. As the balances go down the score will improve.</p>
<p>3088</p>	<p>Sales finance account(s) on file but none is considered open</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with sales finance accounts that are considered active have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3089</p>	<p>Number of open sales finance accounts is 1</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with sales finance accounts that are considered active have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3090</p>	<p>Number of open sales finance accounts is 2 or more</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with sales finance accounts that are considered active have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3091</p>	<p>Number of sales finance accounts established is 1</p> <p><i>What information is this message derived from?</i> The score considers whether you have sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. This factor considers both open/active and closed sales finance accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open sales finance accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the account has been purged from your credit report the score will improve based on this factor.</p>
<p>3092</p>	<p>Number of sales finance accounts established is 2</p> <p><i>What information is this message derived from?</i> The score considers whether you have sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. This factor considers both open/active and closed sales finance accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open sales finance accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the accounts have been purged from your credit report the score will improve based on this factor.</p>
<p>3093</p>	<p>Number of sales finance accounts established is 3</p> <p><i>What information is this message derived from?</i> The score considers whether you have sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. This factor considers both open/active and closed sales finance accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open sales finance accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the accounts have been purged from your credit report the score will improve based on this factor.</p>
<p>3094</p>	<p>Number of sales finance accounts established is 4 or more</p> <p><i>What information is this message derived from?</i> The score considers whether you have sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. This factor considers both open/active and closed sales finance accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open sales finance accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the accounts have been purged from your credit report the score will improve based on this factor.</p>
<p>3095</p>	<p>Time since most recent consumer initiated inquiry is 0 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>

<p>3096</p>	<p>Time since most recent consumer initiated inquiry is 1 - 4 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3097</p>	<p>Time since most recent consumer initiated inquiry is 5 - 11 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3098</p>	<p>Time since most recent consumer initiated inquiry is 12 - 15 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3099</p>	<p>Time since most recent consumer initiated inquiry is 16 months or more</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>

<p>3100</p>	<p>Time since most recent consumer initiated inquiry is 0 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3101</p>	<p>Time since most recent consumer initiated inquiry is 1 month</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3102</p>	<p>Time since most recent consumer initiated inquiry is 2 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3103</p>	<p>Time since most recent consumer initiated inquiry is 3 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>

<p>3104</p>	<p>Time since most recent consumer initiated inquiry is 4 - 10 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3105</p>	<p>Time since most recent consumer initiated inquiry is 11 - 12 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3106</p>	<p>Time since most recent consumer initiated inquiry is 13 months or more</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3107</p>	<p>Number of inquiries initiated by consumer is 1</p> <p><i>What information is this message derived from?</i> 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 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>

<p>3108</p>	<p>Number of inquiries initiated by consumer is 2</p> <p><i>What information is this message derived from?</i> 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 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3109</p>	<p>Number of inquiries initiated by consumer is 3</p> <p><i>What information is this message derived from?</i> 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 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3110</p>	<p>Number of inquiries initiated by consumer is 4</p> <p><i>What information is this message derived from?</i> 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 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>

<p>3111</p>	<p>Number of inquiries initiated by consumer is 5 - 6</p> <p><i>What information is this message derived from?</i> 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 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3112</p>	<p>Number of inquiries initiated by consumer is 7 or more</p> <p><i>What information is this message derived from?</i> 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 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> inquiries made by creditors that are 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.</p>
<p>3113</p>	<p>Number of inquiries initiated by consumer is 4 - 6</p> <p><i>What information is this message derived from?</i> 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 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>

<p>3114</p>	<p>Number of inquiries initiated by consumer is 7 - 13</p> <p><i>What information is this message derived from?</i> 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 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3115</p>	<p>Number of inquiries initiated by consumer is 14 or more</p> <p><i>What information is this message derived from?</i> 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 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Inquiries made by creditors that are 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.</p>
<p>3116</p>	<p>Percent of open auto financing accounts to total open accounts is 0.01% - 25.00%</p> <p><i>What information is this message derived from?</i> The score considers the number of open auto financing accounts in relationship to all open accounts on your credit report. 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with outstanding loans experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once your auto finance accounts have been paid in full your score will improve based on this factor.</p>
<p>3117</p>	<p>Percent of open auto financing accounts to total open accounts is 25.01% or more</p> <p><i>What information is this message derived from?</i> The score considers the number of open auto financing accounts in relationship to all open accounts on your credit report. 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with outstanding loans experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once your auto finance accounts have been paid in full your score will improve based on this factor.</p>

<p>3118</p>	<p>Percent of open credit union, S&L, mortgage accounts to total open accounts is 10.00% or less</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve my score?</i> If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>3119</p>	<p>Percent of open credit union, S&L, mortgage accounts to total open accounts is 10.01% - 11.11%</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve my score?</i> If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>3120</p>	<p>Percent of open credit union, S&L, mortgage accounts to total open accounts is 11.12% to 14.29%</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve my score?</i> If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>3121</p>	<p>Number of open retail accounts is 4 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of open/active retail revolving or installment accounts. Retail accounts refer to accounts with 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.</p> <p><i>How does this affect my insurance score?</i> Insurance industry research shows that consumers who utilize retail accounts to purchase merchandise have more insurance losses.</p> <p><i>How can I improve this aspect of my score?</i> Consider using fewer sources of credit to make purchases.</p>

<p>3122</p>	<p>Time since most recent derogatory public record is 7 months or less</p> <p><i>What information is this message derived from?</i> The score considers how long ago a derogatory public record event occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact 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 10 years.</p>
<p>3123</p>	<p>Time since most recent derogatory public record is 8 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago a derogatory public record event occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3124</p>	<p>Time since most recent derogatory public record is 9 - 12 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago a derogatory public record event occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3125</p>	<p>Time since most recent derogatory public record is 13 - 25 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago a derogatory public record event occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>

<p>3126</p>	<p>Time since most recent derogatory public record is 26 - 27 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago a derogatory public record event occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3127</p>	<p>Time since most recent derogatory public record is 28 - 35 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago a derogatory public record event occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3128</p>	<p>Time since most recent derogatory public record is 36 months or more</p> <p><i>What information is this message derived from?</i> The score considers how long ago a derogatory public record event occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3129</p>	<p>Time since most recent account opened is 0 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3130</p>	<p>Time since most recent account opened is 1 - 3 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3131</p>	<p>Time since most recent account opened is 4 - 6 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3132</p>	<p>Time since most recent account opened is 7 - 14 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3133</p>	<p>Time since most recent account opened is 15 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

3134	<p>Time since most recent account opened is 16 - 26 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
3135	<p>Time since most recent account opened is 27 - 30 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
3136	<p>Time since most recent account opened is 31 - 118 months</p> <p><i>What information is this message derived from?</i> 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. Your most recent account was opened between 2 years 7 months and 9 years 10 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
3137	<p>Number of accounts that are open is 6</p> <p><i>What information is this message derived from?</i> 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 need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3138</p>	<p>Number of accounts that are open is 7 - 8</p> <p><i>What information is this message derived from?</i> 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 need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3139</p>	<p>Number of accounts that are open is 9</p> <p><i>What information is this message derived from?</i> 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 need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3140</p>	<p>Number of accounts that are open is 10 - 11</p> <p><i>What information is this message derived from?</i> 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 need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3141</p>	<p>Number of accounts that are open is 12 - 15</p> <p><i>What information is this message derived from?</i> 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 need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3142</p>	<p>Number of accounts that are open is 16 or more</p> <p><i>What information is this message derived from?</i> 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 need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3143</p>	<p>Number of accounts opened in the Last 12 months is 1</p> <p><i>What information is this message derived from?</i> The numbers of accounts with a date opened in the last 12 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3144</p>	<p>Number of accounts opened in the last 12 months is 2 - 3</p> <p><i>What information is this message derived from?</i> The numbers of accounts with a date opened in the last 12 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3145</p>	<p>Number of accounts opened in the Last 12 months is 4 - 5</p> <p><i>What information is this message derived from?</i> The numbers of accounts with a date opened in the last 12 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3146</p>	<p>Number of accounts opened in the Last 12 months is 6 - 7</p> <p><i>What information is this message derived from?</i> The numbers of accounts with a date opened in the last 12 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3147</p>	<p>Number of accounts opened in the last 12 months is 8 or more</p> <p><i>What information is this message derived from?</i> The numbers of accounts with a date opened in the last 12 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>

<p>3148</p>	<p>Number of open accounts with balance to credit line 75% or more is 1</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance score?</i> 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.</p> <p><i>How can I improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3149</p>	<p>Number of open accounts with balance to credit line 75% or more is 2</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance score?</i> 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.</p> <p><i>How can I improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3150</p>	<p>Number of open accounts with balance to credit line 75% or more is 3</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance score?</i> 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.</p> <p><i>How can I improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3151</p>	<p>Number of open accounts with balance to credit line 75% or more is 4 - 5</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance score?</i> 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.</p> <p><i>How can I improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>

<p>3152</p>	<p>Number of open accounts with balance to credit line 75% or more is 6 or more</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance score?</i> 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.</p> <p><i>How can I improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3153</p>	<p>Number of accounts with 30 day or worse late delinquent in last 24 months is 1</p> <p><i>What information is this message derived from?</i> Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3154</p>	<p>Number of accounts with 30 day or worse late delinquent in last 24 months is 2</p> <p><i>What information is this message derived from?</i> Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3155</p>	<p>Number of accounts with 30 day or worse late delinquent in last 24 months is 3 or more</p> <p><i>What information is this message derived from?</i> Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3156</p>	<p>Number of accounts currently or in the past 30 days or worse delinquent is 1</p> <p><i>What information is this message derived from?</i> The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3157</p>	<p>Number of accounts currently or in the past 30 days or worse delinquent is 2</p> <p><i>What information is this message derived from?</i> The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3158</p>	<p>Number of accounts currently or in the past 30 days or worse delinquent is 3 - 5</p> <p><i>What information is this message derived from?</i> The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3159</p>	<p>Number of accounts currently or in the past 30 days or worse delinquent is 6 or more</p> <p><i>What information is this message derived from?</i> The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3160</p>	<p>Total amount of balances on open accounts is \$666 - \$1,682</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3161</p>	<p>Total amount of balances on open accounts is \$1,683 - \$4,709</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3162</p>	<p>Total amount of balances on open accounts is \$4,710 - \$5,500</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3163</p>	<p>Total amount of balances on open accounts is \$5,501 - \$13,104</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>

<p>3164</p>	<p>Total amount of balances on open accounts is \$13,105 - \$17,404</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3165</p>	<p>Total amount of balances on open accounts is \$17,405 - \$47,855</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3166</p>	<p>Total amount of balances on open accounts is \$47,856 - \$57,056</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>

<p>3167</p>	<p>Total amount of balances on open accounts is \$57,057 - \$63,836</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3168</p>	<p>Total amount of balances on open accounts is \$63,837 or more</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each 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.</p>
<p>3169</p>	<p>Time since most recent item reported by a collection agency is 7 months or less</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
<p>3170</p>	<p>Time since most recent item reported by a collection agency is 8 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>

3171	<p>Time since most recent item reported by a collection agency is 9 - 12 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
3172	<p>Time since most recent item reported by a collection agency is 13 - 25 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
3173	<p>Time since most recent item reported by a collection agency is 26 - 27 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
3174	<p>Time since most recent item reported by a collection agency is 28 - 30 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>

<p>3175</p>	<p>Time since most recent item reported by a collection agency is 28 - 30 months</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
<p>3176</p>	<p>Time since oldest account opening on file is 176 - 184 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 14 years 8 months and 15 years 4 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months prior to the date the score was generated but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3177</p>	<p>Time since oldest account opening on file is 185 - 205 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been open on average. Your oldest account was established between 15 years 5 months and 17 years 1 month ago.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3178</p>	<p>Time since oldest account opening on file is 206 - 217 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 17 years 2 months and 18 years 1 month ago</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>

<p>3179</p>	<p>Time since oldest account opening on file is 218 - 227 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 18 years 2 months and 18 years 11 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3180</p>	<p>Time since oldest account opening on file is 228 - 248 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 19 years and 20 years 8 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3181</p>	<p>Time since oldest account opening on file is 249 - 254 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been open on average. Your oldest account was established between 20 years 9 months and 21 years 2 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Do not close your oldest accounts. Over time, as your average account age increases, your score will improve.</p>
<p>3182</p>	<p>Time since oldest account opening on file is 255 - 317 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 2 years 3 months and 26 years 5 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>

<p>3183</p>	<p>Time since oldest account opening on file is 318 - 331 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 26 years 6 months and 27 years 7 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3184</p>	<p>Time since oldest account opening on file is 332 - 345 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 27 years 8 months and 28 years 9 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3185</p>	<p>Time since oldest account opening on file is 346 - 352 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 28 years 10 months and 29 years 4 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3186</p>	<p>Time since oldest account opening on file is 353 - 377 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 29 years 5 months and 31 years 5 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>

<p>3187</p>	<p>Time since oldest account opening on file is 378 - 385 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 31 years 6 months and 32 years 1 month ago.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3188</p>	<p>Time since oldest account opening on file is 386 - 393 months</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established between 32 years 2 months and 32 years 9 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3189</p>	<p>Time since oldest account opening on file is 394 months or more</p> <p><i>What information is this message derived from?</i> The score considers how long your oldest account has been on your credit report, as well as how long all of your accounts have been established on average. Your oldest account was established more than 32 years 9 months prior to the date the score was generated.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers whose oldest account was established less than 14 years 7 months but whose average account age is more than 7 years 8 months experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Over time, as your average account age increases, your score will improve.</p>
<p>3190</p>	<p>Percent of balance to credit line is 6.23% - 7.97%</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>

<p>3191</p>	<p>Percent of balance to credit line is 7.98% - 8.99%</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3192</p>	<p>Percent of balance to credit line is 9.00% - 15.24%</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3193</p>	<p>Percent of balance to credit line is 15.25% - 33.11%</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3194</p>	<p>Percent of balance to credit line is 33.12% - 56.4%</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>

<p>3195</p>	<p>Percent of balance to credit line is 56.41% or more</p> <p><i>What information is this message derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3197</p>	<p>Number of accounts opened in the last 12 months is 2</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 12 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3198</p>	<p>Number of accounts opened in the last 12 months is 3</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 12 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3199</p>	<p>Number of accounts opened in the last 12 months is 4 or more</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 12 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3201</p>	<p>Time since most recent account opened is less than a month</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3202</p>	<p>Time since most recent account opened is 1 month</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3203</p>	<p>Time since most recent account opened is 2 - 3 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3204</p>	<p>Time since most recent account opened is 4 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3205</p>	<p>Time since most recent account opened is 5 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3206</p>	<p>Time since most recent account opened is 6 - 10 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3207</p>	<p>Time since most recent account opened is 11 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3208</p>	<p>Time since most recent account opened is 12 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3209</p>	<p>Time since most recent account opened is 13 - 22 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3210</p>	<p>Number of accounts opened in the last 24 months is 1 - 2</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 24 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>

<p>3211</p>	<p>Number of accounts opened in the last 24 months is 3</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 24 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3212</p>	<p>Number of accounts opened in the last 24 months is 4</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 24 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3213</p>	<p>Number of accounts opened in the last 24 months is 5</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 24 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3214</p>	<p>Number of accounts opened in the last 24 months is 6</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 24 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3215</p>	<p>Number of accounts opened in the last 24 months is 7</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 24 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>

<p>3216</p>	<p>Number of accounts opened in the last 24 months is 8 - 9</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 24 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3217</p>	<p>Number of accounts opened in the last 24 months is 10 or more</p> <p><i>What information is this derived from?</i> The number of accounts opened in the last 24 months. All types of accounts (even those currently closed) is included.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The insurance score will improve as the credit history ages and you demonstrate that you manage your accounts satisfactorily. Open new accounts only when needed.</p>
<p>3218</p>	<p>Number of accounts currently or in the past reported as bad debt is 1 or more</p> <p><i>What information is this derived from?</i> An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.</p>
<p>3219</p>	<p>Number of accounts reported as bad debt in the last 24 months is 2</p> <p><i>What information is this derived from?</i> An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.</p>
<p>3220</p>	<p>Number of accounts reported as bad debt in the last 24 months is 3</p> <p><i>What information is this derived from?</i> An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.</p>

<p>3221</p>	<p>Number of accounts reported as bad debt in the last 24 months is 4</p> <p><i>What information is this derived from?</i> An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.</p>
<p>3222</p>	<p>Number of accounts reported as bad debt in the last 24 months is 5</p> <p><i>What information is this derived from?</i> An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.</p>
<p>3223</p>	<p>Number of accounts reported as bad debt in the last 24 months is 6 - 14</p> <p><i>What information is this derived from?</i> An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.</p>
<p>3224</p>	<p>Number of accounts reported as bad debt in the last 24 months is 15 - 17</p> <p><i>What information is this derived from?</i> An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.</p>
<p>3225</p>	<p>Number of accounts reported as bad debt in the last 24 months is 18 or more</p> <p><i>What information is this derived from?</i> An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.</p>

<p>3226</p>	<p>Percent of accounts opened last 24 months in relationship to total open accounts is 11.12% - 16.67%</p> <p><i>What information is this derived from?</i> The score looks at the number of accounts opened in the last 24 months in relationship to the total number of accounts that are open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that open new accounts while maintaining existing accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Open new accounts only when needed. The score will improve as the newly opened accounts age beyond 2 years.</p>
<p>3227</p>	<p>Percent of accounts opened last 24 months in relationship to total open accounts is 16.68% - 42.86%</p> <p><i>What information is this derived from?</i> The score looks at the number of accounts opened in the last 24 months in relationship to the total number of accounts that are open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that open new accounts while maintaining existing accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Open new accounts only when needed. The score will improve as the newly opened accounts age beyond 2 years.</p>
<p>3228</p>	<p>Percent of accounts opened last 24 months in relationship to total open accounts is 42.87% - 46.67%</p> <p><i>What information is this derived from?</i> The score looks at the number of accounts opened in the last 24 months in relationship to the total number of accounts that are open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that open new accounts while maintaining existing accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Open new accounts only when needed. The score will improve as the newly opened accounts age beyond 2 years.</p>
<p>3229</p>	<p>Percent of accounts opened last 24 months in relationship to total open accounts is 46.68% - 66.67%</p> <p><i>What information is this derived from?</i> The score looks at the number of accounts opened in the last 24 months in relationship to the total number of accounts that are open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that open new accounts while maintaining existing accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Open new accounts only when needed. The score will improve as the newly opened accounts age beyond 2 years.</p>
<p>3230</p>	<p>Percent of accounts opened last 24 months in relationship to total open accounts is 66.68% - 85.71%</p> <p><i>What information is this derived from?</i> The score looks at the number of accounts opened in the last 24 months in relationship to the total number of accounts that are open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that open new accounts while maintaining existing accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Open new accounts only when needed. The score will improve as the newly opened accounts age beyond 2 years.</p>

<p>3231</p>	<p>Percent of accounts opened last 24 months in relationship to total open accounts is 85.72% - 125%</p> <p><i>What information is this derived from?</i> The score looks at the number of accounts opened in the last 24 months in relationship to the total number of accounts that are open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that open new accounts while maintaining existing accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Open new accounts only when needed. The score will improve as the newly opened accounts age beyond 2 years.</p>
<p>3232</p>	<p>Percent of accounts opened last 24 months in relationship to total open accounts is 125.01% - 150%</p> <p><i>What information is this derived from?</i> The score looks at the number of accounts opened in the last 24 months in relationship to the total number of accounts that are open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that open new accounts while maintaining existing accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Open new accounts only when needed. The score will improve as the newly opened accounts age beyond 2 years.</p>
<p>3233</p>	<p>Percent of accounts opened last 24 months in relationship to total open accounts is 150.01% or more</p> <p><i>What information is this derived from?</i> The score looks at the number of accounts opened in the last 24 months in relationship to the total number of accounts that are open.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that open new accounts while maintaining existing accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Open new accounts only when needed. The score will improve as the newly opened accounts age beyond 2 years.</p>
<p>3234</p>	<p>Number of auto financing accounts is 1</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Accounts stay on your credit report for 7 years after they are closed. Open new accounts only when needed.</p>
<p>3235</p>	<p>Number of auto financing accounts is 2</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Accounts stay on your credit report for 7 years after they are closed. Open new accounts only when needed.</p>

<p>3236</p>	<p>Number of auto financing accounts is 3</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Accounts stay on your credit report for 7 years after they are closed. Open new accounts only when needed.</p>
<p>3237</p>	<p>Number of auto financing accounts is 4 or more</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Accounts stay on your credit report for 7 years after they are closed. Open new accounts only when needed.</p>
<p>3238</p>	<p>Total number of accounts established is 12 - 13</p> <p><i>What information is this derived from?</i> The score considers the number of accounts that you have opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3239</p>	<p>Total number of accounts established is 14 - 17</p> <p><i>What information is this derived from?</i> The score considers the number of accounts that you have opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3240</p>	<p>Total number of accounts established is 18 - 20</p> <p><i>What information is this derived from?</i> The score considers the number of accounts that you have opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3241</p>	<p>Total number of accounts established is 21</p> <p><i>What information is this derived from?</i> The score considers the number of accounts that you have opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3242</p>	<p>Total number of accounts established is 22 - 26</p> <p><i>What information is this derived from?</i> The score considers the number of accounts that you have opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3243</p>	<p>Total number of accounts established is 27 - 32</p> <p><i>What information is this derived from?</i> The score considers the number of accounts that you have opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3244</p>	<p>Total number of accounts established is 33 - 41</p> <p><i>What information is this derived from?</i> The score considers the number of accounts that you have opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3245</p>	<p>Total number of accounts established is 42 or more</p> <p><i>What information is this derived from?</i> The score considers the number of accounts that you have opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3246</p>	<p>Number of accounts currently or in the past 30 days past due is 1</p> <p><i>What information is this derived from?</i> Accounts that are reported by the credit grantor as being 30 days past due.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for 7 years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.</p>
<p>3247</p>	<p>Number of accounts currently or in the past 30 days past due is 2</p> <p><i>What information is this derived from?</i> Accounts that are reported by the credit grantor as being 30 days past due.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for 7 years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.</p>
<p>3248</p>	<p>Number of accounts currently or in the past 30 days past due is 3</p> <p><i>What information is this derived from?</i> Accounts that are reported by the credit grantor as being 30 days past due.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for 7 years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.</p>
<p>3249</p>	<p>Number of accounts currently or in the past 30 days past due is 4 or more</p> <p><i>What information is this derived from?</i> Accounts that are reported by the credit grantor as being 30 days past due.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Avoid letting accounts get to a delinquent status. Delinquent payment history stays on your credit report for 7 years. Pay your missed payments as soon as possible to avoid accounts becoming more seriously delinquent.</p>
<p>3250</p>	<p>Percent of open bank installment accounts to total open accounts is 11.11% or less</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>

<p>3251</p>	<p>Percent of open bank installment accounts to total open accounts is 11.12% or more</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 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.</p>
<p>3252</p>	<p>Number of personal finance accounts is 1</p> <p><i>What information is this derived from?</i> 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 an account established with an entity such as Beneficial, Household Finance, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing options to obtain goods and services.</p>
<p>3253</p>	<p>Number of personal finance accounts is 2</p> <p><i>What information is this derived from?</i> 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 an account established with an entity such as Beneficial, Household Finance, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing options to obtain goods and services.</p>
<p>3254</p>	<p>Number of personal finance accounts is 3</p> <p><i>What information is this derived from?</i> 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 an account established with an entity such as Beneficial, Household Finance, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing options to obtain goods and services.</p>

<p>3255</p>	<p>Number of personal finance accounts is 4 - 6</p> <p><i>What information is this derived from?</i> 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 an account established with an entity such as Beneficial, Household Finance, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing options to obtain goods and services.</p>
<p>3256</p>	<p>Number of personal finance accounts is 7 or more</p> <p><i>What information is this derived from?</i> 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 an account established with an entity such as Beneficial, Household Finance, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing options to obtain goods and services.</p>
<p>3257</p>	<p>Percent of balance to credit line on open accounts is 2.68% - 8.77%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3258</p>	<p>Percent of balance to credit line on open accounts is 8.78% - 17.09%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>

<p>3259</p>	<p>Percent of balance to credit line on open accounts is 17.10% - 21.35%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3260</p>	<p>Percent of balance to credit line on open accounts is 21.36% - 43.26%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3261</p>	<p>Percent of balance to credit line on open accounts is 43.27% - 47.21%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3262</p>	<p>Percent of balance to credit line on open accounts is 47.22% - 61.46%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>

<p>3263</p>	<p>Percent of balance to credit line on open accounts is 61.47% - 63.61%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3264</p>	<p>Percent of balance to credit line on open accounts is 63.62% - 72.74%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3265</p>	<p>Percent of balance to credit line on open accounts is 72.75% - 77.61%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3266</p>	<p>Percent of balance to credit line on open accounts is 77.62% - 80.35%</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>

<p>3267</p>	<p>Percent of balance to credit line on open accounts is 80.36% or more</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and try to pay more than the minimum amount owed each 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.</p>
<p>3276</p>	<p>Number of department store accounts with balance to credit line >=50% is 1 or more</p> <p><i>What information is this derived from?</i> The score considers the number of department store accounts that have a balance to credit line ratio of 50% or more. This is calculated by dividing the balance by the credit limit for these accounts. Department store accounts are generally major department stores, such as JCPenney's, Bloomingdale's, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on their department store accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Only utilize what you need and pay more than the minimum amount owed each month. This helps to bring down the total amount owed quicker and reduces finance charges. The score will improve as the utilization is decreased.</p>
<p>3277</p>	<p>Time since most recent item reported by collection agency is 7 months or less</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
<p>3278</p>	<p>Time since most recent item reported by collection agency is 8 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>

<p>3279</p>	<p>Time since most recent item reported by collection agency is 9 - 12 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
<p>3280</p>	<p>Time since most recent item reported by collection agency is 13 - 25 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
<p>3281</p>	<p>Time since most recent item reported by collection agency is 26 - 27 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
<p>3282</p>	<p>Time since most recent item reported by collection agency is 28 - 35 months</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>

<p>3283</p>	<p>Time since most recent item reported by collection agency is 36 months or more</p> <p><i>What information is this derived from?</i> 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for 7 years.</p>
<p>3319</p>	<p>Number of items reported by collection agencies is 2</p> <p><i>What information is this derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3320</p>	<p>Number of items reported by collection agencies is 3</p> <p><i>What information is this derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3321</p>	<p>Number of items reported by collection agencies is 4</p> <p><i>What information is this derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3322</p>	<p>Number of items reported by collection agencies is 5</p> <p><i>What information is this derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>

<p>3323</p>	<p>Number of items reported by collection agencies is 6 - 14</p> <p><i>What information is this derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3324</p>	<p>Number of items reported by collection agencies is 15 - 17</p> <p><i>What information is this derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3325</p>	<p>Number of items reported by collection agencies is 18 or more</p> <p><i>What information is this derived from?</i> Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 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 7 years.</p>
<p>3419</p>	<p>Number of derogatory public records is 2</p> <p><i>What information is this derived from?</i> The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3420</p>	<p>Number of derogatory public records is 3</p> <p><i>What information is this derived from?</i> The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>

<p>3421</p>	<p>Number of derogatory public records is 4</p> <p><i>What information is this derived from?</i> The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3422</p>	<p>Number of derogatory public records is 5</p> <p><i>What information is this derived from?</i> The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3423</p>	<p>Number of derogatory public records is 6 - 14</p> <p><i>What information is this derived from?</i> The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3424</p>	<p>Number of derogatory public records is 15 - 17</p> <p><i>What information is this derived from?</i> The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>

<p>3425</p>	<p>Number of derogatory public records is 18 or more</p> <p><i>What information is this derived from?</i> The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
<p>3906</p>	<p>Insufficient information on auto financing accounts</p> <p>Unable to determine active status of auto financing accounts</p> <p>There are auto finance accounts on file but the date opened or date reported is either missing or is invalid or the balance amount is either blank or invalid. An auto finance account is one with credit institutions such as GMAC, Ford Motor Credit, etc.</p>
<p>3907</p>	<p>Insufficient information on auto financing accounts</p> <p>No auto financing accounts on file</p> <p>There are no auto finance accounts on file. Accounts can be excluded for various reasons. An auto finance account is one with credit institutions such as GMAC, Ford Motor Credit, etc.</p>
<p>3908</p>	<p>Insufficient information on auto financing accounts</p> <p>Auto financing accounts are no longer active or they are closed</p> <p>There are auto finance accounts on file but they indicate that they are closed or no longer active. An auto finance account is one with credit institutions such as GMAC, Ford Motor Credit, etc.</p>
<p>3916</p>	<p>Insufficient information on accounts</p> <p>Unable to determine active status on accounts</p> <p>There are accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>
<p>3918</p>	<p>Insufficient information on accounts</p> <p>Accounts are no longer active</p> <p>There are accounts on file but they indicate that they are closed or no longer active.</p>
<p>3919</p>	<p>Insufficient information on accounts</p> <p>No accounts on file</p> <p>There are no accounts on the credit report.</p>
<p>3926</p>	<p>Insufficient information on bank revolving accounts</p> <p>Unable to determine active status of bank revolving accounts</p> <p>There are no bank revolving accounts on file but the date opened or date reported cannot be determined because it is either blank or invalid or the credit line amount or the balance amount is either blank or invalid. A bank revolving account is one such as a Visa, MasterCard, etc. account.</p>

3927	Insufficient information on bank revolving accounts No bank revolving accounts on file There are no bank revolving accounts on file. A bank revolving account is one such as a Visa, Mastercard, etc. account.
3928	Insufficient information on bank revolving accounts Bank revolving accounts are no longer active or they are closed There are bank revolving accounts on file but they indicate that they are closed or no longer active. A bank revolving account is one such as a Visa, Mastercard, etc. account.
3936	Insufficient information on credit union, S&L or mortgage accounts Unable to determine active status of credit union, S&L, mortgage accounts There are credit union, S&L or mortgage accounts on file, but the date opened or date reported cannot be determined because it is either blank or invalid or the balance amount is either blank or invalid.
3937	Insufficient information on credit union, S&L or mortgage accounts No credit union, S&L, mortgage accounts on file There are no credit union, S&L or mortgage accounts on file.
3938	Insufficient information on credit union, S&L or mortgage accounts Credit union, S&L, mortgage accounts are no longer active or they are closed There are credit union, S&L or mortgage accounts on file but they indicate that they are closed or no longer active.
3946	Insufficient information on department store accounts Unable to determine active status of department store accounts There are department store accounts on file but the date opened or date reported cannot be determined because it is either blank or invalid or the balance amount is either blank or invalid.
3947	Insufficient information on department store accounts No department store accounts on file There are no department store accounts on file.
3948	Insufficient information on department store accounts Department store accounts are no longer active or they are closed There are department store accounts on file but they indicate that they are closed or no longer active.
3956	Insufficient information on retail accounts Unable to determine active status of retail accounts There are retail accounts on file but the date opened or date reported cannot be determined because it is either blank or invalid or the balance amount is either blank or invalid.
3957	Insufficient information on retail accounts No retail accounts on file There are no retail accounts on file.

3958	Insufficient information on retail accounts Retail accounts are no longer active or they are closed There are retail accounts on file but they indicate that they are closed or no longer active.
3966	Insufficient information on sales finance accounts Unable to determine active status of sales finance accounts There are sales finance accounts on file but the date opened or date reported cannot be determined because it is either blank or invalid or the balance amount is either blank or invalid. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.
3967	Insufficient information on sales finance accounts No sales finance accounts on file There are no sales finance accounts on file. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.
3968	Insufficient information on sales finance accounts Sales finance accounts are no longer active or they are closed There are sales finance accounts on file but they indicate that they are closed or no longer active. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.
3990	Number of accounts with bad debt in last 24 months or derogatory public records or collection Delinquencies stay on your credit report for 7 years. A Chapter 7 bankruptcy remains on your credit report for 10 years.
3991	Insufficient information on consumer initiated inquiries All consumer initiated Inquiries are insurance inquiries inquiries made by creditors that are initiated by you remain on your credit report for 2 years.
3996	Insufficient information on derogatory public record Date of derogatory public record cannot be determined The date of the derogatory public record cannot be determined because it is either missing or invalid.
3998	Insufficient information on item reported by collection agency Date of item reported by collection agency cannot be determined The date of the collection agency item cannot be determined because it is either missing or invalid.
5001	Count of accounts reported as 30 days past due or worse in the last 48 months is 1 - 2 <i>What information is this message derived from?</i> The number of accounts that have had a past-due amount reported by the creditor in the last 48 months. This occurs when the monthly amount due has not been paid. <i>How does this affect my insurance risk score?</i> 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. <i>What can I do to improve this aspect of my score?</i> 0 accounts reported as 30 days past due or worse is better.

<p>5002</p>	<p>Count of accounts reported as 30 days past due or worse in the last 48 months is 3 or more</p> <p><i>What information is this message derived from?</i> The number of accounts that have had a past-due amount reported by the creditor in the last 48 months. This occurs when the monthly amount due has not been paid.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 accounts reported as 30 days past due or worse is better.</p>
<p>5003</p>	<p>Count of total revolving accounts is 5 - 9</p> <p><i>What information is this message derived from?</i> The score considers the total number of revolving accounts on file. A revolving account is a consumer credit account with a maximum limit, generally a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 4 or fewer revolving accounts is better.</p>
<p>5004</p>	<p>Count of total revolving accounts is 10 - 13</p> <p><i>What information is this message derived from?</i> The score considers the total number of revolving accounts on file. A revolving account is a consumer credit account with a maximum limit, generally a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 4 or fewer revolving accounts is better.</p>
<p>5005</p>	<p>Count of total revolving accounts is 14 - 21</p> <p><i>What information is this message derived from?</i> The score considers the total number of revolving accounts on file. A revolving account is a consumer credit account with a maximum limit, generally a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 4 or fewer revolving accounts is better.</p>
<p>5006</p>	<p>Count of total revolving accounts is 22 or more</p> <p><i>What information is this message derived from?</i> The score considers the total number of revolving accounts on file. A revolving account is a consumer credit account with a maximum limit, generally a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 4 or fewer revolving accounts is better.</p>

<p>5007</p>	<p>Ratio of consumer-initiated inquiries in the last 24 months to average age of accounts is .1 to .22</p> <p><i>What information is this message derived from?</i> This is determined by counting the consumer-initiated inquiries on file and dividing by the average age of all accounts on file. Consumer-initiated inquiries occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> A ratio of .09 or lower is better.</p>
<p>5008</p>	<p>Ratio of consumer-initiated inquiries in the last 24 months to average age of accounts is .23 to .41</p> <p><i>What information is this message derived from?</i> This is determined by counting the consumer-initiated inquiries on file and dividing by the average age of all accounts on file. Consumer-initiated inquiries occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> A ratio of .09 or lower is better.</p>
<p>5009</p>	<p>Ratio of consumer-initiated inquiries in the last 24 months to average age of accounts is .42 or higher</p> <p><i>What information is this message derived from?</i> This is determined by counting the consumer-initiated inquiries on file and dividing by the average age of all accounts on file. Consumer-initiated inquiries occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> A ratio of .09 or lower is better.</p>
<p>5010</p>	<p>Age of youngest account is 0 - 12 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest account of 158 months or greater is better.</p>

<p>5011</p>	<p>Age of youngest account is 13 - 45 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest account of 158 months or greater is better.</p>
<p>5012</p>	<p>Age of youngest account is 46 - 96 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest account of 158 months or greater is better.</p>
<p>5013</p>	<p>Age of youngest account is 97 - 157 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest account of 158 months or greater is better.</p>
<p>5014</p>	<p>Percent of always-satisfactory accounts to total accounts is less than 81.25%</p> <p><i>What information is this message derived from?</i> Accounts are always paid on time and have no reported delinquent payments.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Percent of always-satisfactory accounts to total accounts of 100% is better.</p>

<p>5015</p>	<p>Percent of always-satisfactory accounts to total Accounts is 81.25% - 99%</p> <p><i>What information is this message derived from?</i> Accounts are always paid on time and have no reported delinquent payments.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Percent of always-satisfactory accounts to total accounts of 100% is better.</p>
<p>5016</p>	<p>Maximum account utilization for revolving accounts in the last 24 months is 14.7% - 34.4%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 14.7% is better.</p>
<p>5017</p>	<p>Maximum account utilization for revolving accounts in the last 24 months is 34.5% - 91.0%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have medium to high utilization on their revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 14.7% is better.</p>
<p>5018</p>	<p>Maximum account utilization for revolving accounts in the last 24 months is 91% or greater</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have higher utilization on their revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 14.7% is better.</p>

<p>5019</p>	<p>Variability in utilization ratio for bankcards</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the degree to which the utilization varies from month to month for revolving bankcard accounts over the last 24 months. Bankcards, or “Bank revolving accounts” are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Industry research shows that consumers that are consistent with their utilization on bankcards have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consistency of utilization ratio for bankcard accounts is better.</p>
<p>5020</p>	<p>Minimum months between auto finance account openings is 0 - 2 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive auto finance accounts. This includes auto finance accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> No auto finance accounts is better.</p>
<p>5021</p>	<p>Minimum months between auto finance account openings is 3 - 10 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive auto finance accounts. This includes auto finance accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> No auto finance accounts is better.</p>
<p>5022</p>	<p>Minimum months between auto finance account openings is 11 - 17 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive auto finance accounts. This includes auto finance accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> No auto finance accounts is better.</p>

<p>5023</p>	<p>Minimum months between auto finance account openings is 18 - 48 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive auto finance accounts. This includes auto finance accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> No auto finance accounts is better.</p>
<p>5024</p>	<p>Minimum months between auto finance account openings is 49 or more months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive auto finance accounts. This includes auto finance accounts that are considered open/have an outstanding balance. These accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> No auto finance accounts is better.</p>
<p>5025</p>	<p>Presence of open auto loan or lease on file</p> <p><i>What information is this message derived from?</i> The score considers if there is an open/have an outstanding balance on an auto loan or auto lease. These accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with active auto loan or auto lease experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no open auto loan or lease is better.</p>
<p>5026</p>	<p>Account reported as at least 30 days past due</p> <p><i>What information is this message derived from?</i> There is an account on your credit report that has been reported by the credit grantor as at least 30 days past.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts reported as past due is better.</p>

<p>5027</p>	<p>Multiple accounts reported as at least 30 days past due</p> <p><i>What information is this message derived from?</i> There are accounts on your credit report that have been reported by the credit grantor as at least 30 days past due.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts reported as past due or derogatory is better.</p>
<p>5028</p>	<p>Presence of consumer-initiated inquiry in previous 12 months</p> <p><i>What information is this message derived from?</i> The score considers the presence of consumer-initiated inquiries which occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 inquiries is better.</p>
<p>5029</p>	<p>Presence of 2-3 consumer-initiated inquiries in previous 12 months</p> <p><i>What information is this message derived from?</i> The score considers the presence of consumer-initiated inquiries which occur 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. Inquiries as a result of shopping for an auto loan and/or a mortgage loan are each counted as one inquiry if they occur within 30 days.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 inquiries is better.</p>

<p>5030</p>	<p>Presence of 4 or more consumer-initiated inquiries in previous 12 months</p> <p><i>What information is this message derived from?</i> The score considers the presence of consumer-initiated inquiries which occur 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. Inquiries as a result of shopping for an auto loan and/or a mortgage loan are each counted as one inquiry if they occur within 30 days.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 inquiries is better.</p>
<p>5031</p>	<p>Presence of 4 or more open revolving accounts</p> <p><i>What information is this message derived from?</i> The score considers the number of open revolving accounts with retailers on file. This would generally be a credit card with a retail store.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer open and active revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 open revolving accounts is better.</p>
<p>5032</p>	<p>Presence of open auto finance accounts</p> <p><i>What information is this message derived from?</i> The score considers if there is an open/have an outstanding balance on an auto loan. These accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with an active auto finance account experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 open auto finance accounts is better.</p>
<p>5034</p>	<p>Presence of 9 or more bankcard accounts</p> <p><i>What information is this message derived from?</i> The score considers the number of bank revolving accounts are on your credit report. Bankcards or “Bank revolving accounts” are typically cards like Visa, Mastercard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 1-2 bankcard accounts is better.</p>

<p>5035</p>	<p>Age of oldest account is less than 52 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 148 months or more is better.</p>
<p>5036</p>	<p>Percent of all installment accounts excluding mortgage and auto that have been opened in the last 24 months is greater than 40%</p> <p><i>What information is this message derived from?</i> The score considers the relationship of the number of installment accounts that have been opened in the last 24 months to all installment accounts on your credit report.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with fewer installment accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Fewer than 40% is better.</p>
<p>5037</p>	<p>Utilization ratio on open revolving accounts is 27.67% or greater</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. This is calculated for revolving accounts for each of the last 24 months, and the score considers the maximum of these values.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 1.83% or lower is better.</p>
<p>5038</p>	<p>Variability in utilization ratio for revolving accounts</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the standard deviation of utilization for bankcard accounts over the last 24 months meaning the degree to which the utilization varies from month to month. Bankcards, or “Bank revolving accounts” are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Industry research shows that consumers that are consistent with their utilization on revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Consistency of utilization ratio for revolving accounts is better.</p>

<p>5041</p>	<p>Time since most recent auto inquiry is less than 649 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking to obtain credit for an auto-type loan. Consumer initiated inquiries will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto Inquiries is better.</p>
<p>5042</p>	<p>Time since most recent auto inquiry is less than 2 years</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking to obtain credit for an auto-type loan. Consumer initiated inquiries will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto Inquiries is better.</p>
<p>5043</p>	<p>Presence of an open auto loan or lease</p> <p><i>What information is this message derived from?</i> The score considers if there is an open/have an outstanding balance on an auto loan or auto lease. These accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with active auto loan or auto lease experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no open auto loan or lease is better.</p>
<p>5044</p>	<p>Maximum utilization ratio on major revolving accounts in the last 24 months is 86 to 100% or higher</p> <p><i>What information is this message derived from?</i> Major revolving accounts are typically bank or store credit cards and do not include HELOCs or other Line of Credit accounts. Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for major revolving accounts for each of the last 24 months and uses the maximum of these values.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have higher utilization on their revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 35% or lower is better.</p>

<p>5045</p>	<p>Maximum utilization ratio on major revolving accounts in the last 24 months is higher than 100%</p> <p><i>What information is this message derived from?</i> Major revolving accounts are typically bank or store credit cards and do not include HELOCs or other Line of Credit accounts. Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for major revolving accounts for each of the last 24 months and uses the maximum of these values.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have higher utilization on their revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 35% or lower is better.</p>
<p>5046</p>	<p>Total age of accounts is 0 - 96 months</p> <p><i>What information is this message derived from?</i> The score considers how long your credit history has been established by adding up the number of months since the opening date of each account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 1361 months or more is better.</p>
<p>5047</p>	<p>Total age of accounts is 97 - 300 months</p> <p><i>What information is this message derived from?</i> The score considers how long your credit history has been established by adding up the number of months since the opening date of each account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 1361 months or more is better.</p>
<p>5048</p>	<p>Maximum account utilization on bankcards in last 24 months is 103% or higher</p> <p><i>What information is this message derived from?</i> Bankcards or Bank Revolving Accounts are typically credit cards like Visa, Mastercard, etc. Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for Bank Revolving accounts for each of the last 24 months and uses the maximum of these values.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have higher utilization on their bankcard accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization of 48% or lower is better.</p>

<p>5049</p>	<p>Ratio of number of inquiries over average age of accounts is .2 to .34</p> <p><i>What information is this message derived from?</i> This is determined by counting the consumer-initiated inquiries on file and dividing by the average age of all accounts on file. Consumer-initiated inquiries occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Ratio of .01 or less is better.</p>
<p>5050</p>	<p>Ratio of number of inquiries over average age of accounts is .35 to .58</p> <p><i>What information is this message derived from?</i> This is determined by counting the consumer-initiated inquiries on file and dividing by the average age of all accounts on file. Consumer-initiated inquiries occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Ratio of .01 or less is better.</p>
<p>5051</p>	<p>Ratio of number of Inquiries over average age of accounts is .59 or higher</p> <p><i>What information is this message derived from?</i> This is determined by counting the consumer-initiated inquiries on file and dividing by the average age of all accounts on file. Consumer-initiated inquiries occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Ratio of .01 or less is better.</p>
<p>5052</p>	<p>Time since most recent auto inquiry posted is 0 - 90 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking an auto loan. Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 posted auto inquiries in the last 24 months is better.</p>

<p>5053</p>	<p>Time since most recent auto inquiry posted is 91 - 433 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking an auto loan. Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 posted auto inquiries in the last 24 months is better.</p>
<p>5054</p>	<p>Time since most recent auto inquiry posted is 434 - 761 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking an auto loan. Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 posted auto inquiries in the last 24 months is better.</p>
<p>5055</p>	<p>Number of inquiries in the last 3 months is 1</p> <p><i>What information is this message derived from?</i> The score considers the number of consumer-initiated inquiries which occur 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. Inquiries as a result of shopping for an auto loan and/or a mortgage loan are each counted as one inquiry if they occur within 30 days.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 inquiries in the last 3 months is better.</p>
<p>5056</p>	<p>Number of inquiries in the last 3 months is 2</p> <p><i>What information is this message derived from?</i> The score considers the number of consumer-initiated inquiries which occur 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. Inquiries as a result of shopping for an auto loan and/or a mortgage loan are each counted as one inquiry if they occur within 30 days.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 inquiries in the last 3 months is better.</p>

<p>5057</p>	<p>Number of inquiries in the last 3 months is 3 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of consumer-initiated inquiries which occur 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. Inquiries as a result of shopping for an auto loan and/or a mortgage loan are each counted as one inquiry if they occur within 30 days.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 inquiries in the last 3 months is better.</p>
<p>5058</p>	<p>Percent of auto accounts reported always satisfied is 0 to 50%</p> <p><i>What information is this message derived from?</i> The score considers the percentage of auto type accounts that have always been paid on time (never delinquent).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 99% is better.</p>
<p>5059</p>	<p>Percent of auto accounts reported always satisfied is 51% - 99%</p> <p><i>What information is this message derived from?</i> The score considers the percentage of auto type accounts that have always been paid on time (never delinquent).</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 99% is better.</p>
<p>5060</p>	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 0 - 7 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your non-mortgage installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers longer active installment accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of 60 months or longer is better.</p>

5061	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 8 - 23 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers longer active installment accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of 60 months or longer is better.</p>
5062	<p>Minimum lifespan of voluntarily closed bankcard accounts is 0 - 2 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each bankcard on your credit report was open before it was closed. Bankcards or Bank Revolving Accounts are typically cards like Visa, Mastercard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of 67 months or longer is better.</p>
5063	<p>Age of youngest auto account is 0 - 23 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago your most recent auto loan was opened.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 48 months or greater is better.</p>
5064	<p>Age of youngest auto Account is 24 - 47 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago your most recent auto loan was opened.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 48 months or greater is better.</p>

<p>5065</p>	<p>Minimum lifespan of derogatory accounts is 0 - 14 months</p> <p><i>What information is this message derived from?</i> Lifespan is months between account open to last payment date. The score considers the minimum amount of time you had an account that went delinquent. Bad debt accounts are accounts in repossession, bankruptcy or charge off status. Deferred means the payment due does not have to be satisfied until a later date.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent payment history have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan greater than 28 months is better.</p>
<p>5066</p>	<p>Minimum lifespan of derogatory accounts is 15 - 28 months</p> <p><i>What information is this message derived from?</i> Lifespan is months between account open to last payment date. The score considers the minimum amount of time you had an account that went delinquent. Bad debt accounts are accounts in repossession, bankruptcy or charge off status. Deferred means the payment due does not have to be satisfied until a later date.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent payment history have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan greater than 28 months is better.</p>
<p>5067</p>	<p>Total balance on student loans not reduced in last 24 months</p> <p><i>What information is this message derived from?</i> The score considers the balance on each student loan on file, both now and 24 months ago, and compares to see if any of the loan amount has been paid down.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with unpaid student loans experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Reducing student loans in last 24 months is better.</p>
<p>5068</p>	<p>Number of derogatory public records, collections and account derogatories is 2 - 10</p> <p><i>What information is this message derived from?</i> The score considers how many derogatory public records, collections, or accounts in serious delinquency are on your credit file. Derogatory public records include bankruptcies, liens, judgments and suits. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having none is better.</p>

<p>5069</p>	<p>Number of derogatory public records, collections and account derogatories is 11 or more</p> <p><i>What information is this message derived from?</i> The score considers how many derogatory public records, collections, or accounts in serious delinquency are on your credit file. Derogatory public records include bankruptcies, liens, judgments and suits. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy, which stays on your credit report for 10 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having none is better.</p>
<p>5070</p>	<p>Presence of a dismissed bankruptcy</p> <p><i>What information is this message derived from?</i> A dismissed bankruptcy is one where the court has deemed the consumer is still liable for their debts and does not discharge them. Bankruptcy public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy, which stays on your credit report for 10 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no dismissed bankruptcies is better.</p>
<p>5071</p>	<p>Presence of derogatory public record or collection in the last 4 months</p> <p><i>What information is this message derived from?</i> The score considers if you have had a bankruptcy, lien, judgment or 3rd party collection derogatory public records or collection agency items posted on your credit file in the last 4 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no derogatory public records or collections in the last 4 months is better.</p>
<p>5072</p>	<p>Presence of account opened in the last 48 months with a 90 days or worse late payments</p> <p><i>What information is this message derived from?</i> The score considers all accounts you have opened in the last 48 months and checks if any of these have been reported 90 days late or worse.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent payment history have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts with 90 days or worse late payments is better.</p>
<p>5073</p>	<p>Presence of open auto loan or lease</p> <p><i>What information is this message derived from?</i> The score considers if there is an open/have an outstanding balance on an auto loan or auto lease. These accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with active auto loan or auto lease experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> No open auto loan or lease is better.</p>

<p>5074</p>	<p>Time since most recent collection agency filing is 0 to 15 months</p> <p><i>What information is this message derived from?</i> Number of items with 3rd party collection agencies on your credit file. These items stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no collections is better.</p>
<p>5075</p>	<p>Time since most recent collection agency filing is 16 months or more</p> <p><i>What information is this message derived from?</i> Number of items with 3rd party collection agencies on your credit file. These items stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no collections is better.</p>
<p>5076</p>	<p>Consumer-initiated inquiry in preceding 12 months</p> <p><i>What information is this message derived from?</i> The score considers if there has been a creditor inquiry initiated by you in the last 12 months. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
<p>5077</p>	<p>Consumer-initiated inquiry in preceding 24 months</p> <p><i>What information is this message derived from?</i> The score considers if there has been a creditor inquiry initiated by you in the last 24 months. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
<p>5078</p>	<p>Consumer-initiated inquiry in preceding 141 days</p> <p><i>What information is this message derived from?</i> The score considers if there has been a creditor inquiry initiated by you in the last 24 months. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>

5079	<p>Consumer-initiated inquiry in between 142 and 193 days</p> <p><i>What information is this message derived from?</i> The score considers if there has been a creditor inquiry initiated by you more than 4 months but less than 7 months ago. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
5080	<p>Consumer-initiated inquiry in between 194 days and 2 years</p> <p><i>What information is this message derived from?</i> The score considers if there has been a creditor inquiry initiated by you more than 6 months but less than 24 months ago. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
5081	<p>Minimum days between 2 consumer-initiated inquiries is less than 30</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
5082	<p>Minimum days between 2 consumer-initiated inquiries is 30 - 71</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>

<p>5083</p>	<p>Minimum days between 2 consumer-initiated inquiries is 72 days to 2 years</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
<p>5084</p>	<p>Youngest account is less than 12 months old</p> <p><i>What information is this message derived from?</i> The score considers the if you have opened a credit account in the last 12 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of 68 months or more is better.</p>
<p>5085</p>	<p>Youngest account is between 12 - 26 months old</p> <p><i>What information is this message derived from?</i> The score considers the if you have opened a credit account between 12 months and 26 months ago.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of 68 months or more is better.</p>
<p>5095</p>	<p>Utilization ratio on open revolving accounts is 29.14% or greater</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits for open/active revolving accounts. This includes retail credit cards, Visa, MasterCard, Amex type cards and home equity lines of credit.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 29.13% or lower is better.</p>
<p>5099</p>	<p>Maximum utilization ratio on major revolving accounts in the last 24 months is more than 96%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for major revolving accounts for each of the last 24 months and uses the maximum of these values. Major revolving accounts include bank or store credit cards but do not include HELOCs or other Line of Credit accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 36% or lower is better.</p>

<p>5105</p>	<p>Youngest account is less than 22 months old</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of 97 months or greater is better.</p>
<p>5106</p>	<p>Youngest account is between 22 - 52 months old</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of 97 months or greater is better.</p>
<p>5107</p>	<p>Youngest account is between 53 - 96 months old</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of 97 months or greater is better.</p>
<p>5108</p>	<p>Percent of always-satisfactory accounts to total accounts is less than 66.67%</p> <p><i>What information is this message derived from?</i> Accounts are always paid on time and have no reported delinquent payments.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Percent of always-satisfactory accounts to total accounts of 100% is better.</p>

<p>5109</p>	<p>Percent of always-satisfactory accounts to total accounts is 96.55% - 99%</p> <p><i>What information is this message derived from?</i> Accounts are always paid on time and have no reported delinquent payments.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Percent of always-satisfactory accounts to total accounts of 100% is better.</p>
<p>5110</p>	<p>Maximum account utilization for revolving accounts in the last 24 months is 12% - 36.58%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 12% is better.</p>
<p>5111</p>	<p>Maximum account utilization for revolving accounts in the last 24 months is 36.59% - 61.03%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 12% is better.</p>
<p>5112</p>	<p>Maximum account utilization for revolving accounts in the last 24 months greater than 61.03%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 12% is better.</p>

<p>5113</p>	<p>Presence of 2 consumer-initiated inquiries in previous 12 months</p> <p><i>What information is this message derived from?</i> The score considers the presence of consumer-initiated inquiries which occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 inquiries is better.</p>
<p>5114</p>	<p>Presence of 3 or more consumer-initiated inquiries in the previous 12 months</p> <p><i>What information is this message derived from?</i> The score considers the presence of consumer-initiated inquiries which occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 inquiries is better.</p>
<p>5115</p>	<p>Age of oldest account is less than 53 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 149 months or more is better.</p>
<p>5116</p>	<p>Utilization ratio on open revolving accounts is 29.14% or greater</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. This is calculated for revolving accounts for each of the last 24 months, and the score considers the maximum of these values.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 29.13% or lower is better.</p>

5117	<p>Time since most recent auto inquiry is less than 648 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking to obtain credit for an auto-type loan. Consumer initiated inquiries will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto Inquiries is better.</p>
5118	<p>Maximum utilization ratio on major revolving accounts in the last 24 months is more than 96%</p> <p><i>What information is this message derived from?</i> Major revolving accounts are typically bank or store credit cards and do not include HELOCs or other Line of Credit accounts. Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for major revolving accounts for each of the last 24 months and uses the maximum of these values.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 36% or lower is better.</p>
5119	<p>Total age of accounts is 0 - 136 months</p> <p><i>What information is this message derived from?</i> The score considers how long your credit history has been established by adding up the number of months since the opening date of each account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 1019 months or more is better.</p>
5120	<p>Total age of accounts is 137 - 347 months</p> <p><i>What information is this message derived from?</i> The score considers how long your credit history has been established by adding up the number of months since the opening date of each account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 1019 months or more is better.</p>
5121	<p>Maximum account utilization for revolving accounts in the last 24 months is 14.94% - 44.65%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 15% is better.</p>

5122	<p>Maximum account utilization for revolving accounts in the last 24 months is 44.66% - 61.03%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 15% is better.</p>
5123	<p>Maximum account utilization for revolving accounts in the last 24 months greater than 61.03%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 15% is better.</p>
5124	<p>Average age of accounts is less than 312 months</p> <p><i>What information is this message derived from?</i> The score considers the average length of time your accounts have been established. This includes open/active accounts and closed or paid off accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average age of accounts of more than 312 months is better.</p>
5125	<p>Age of oldest account is less than 49 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 49 months is better.</p>
5126	<p>Average months between consecutively opened major revolving accounts is 0 - 14 months</p> <p><i>What information is this message derived from?</i> The score considers the average number of months between back-to-back major revolving account openings. Major revolving accounts include bank or store credit cards but do not include HELOCs or other Line of Credit accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open revolving accounts within a shorter timeframe experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 15 months or more between account openings is better.</p>

<p>5127</p>	<p>Percent of installment accounts opened in the last 24 months is 22% or higher</p> <p><i>What information is this message derived from?</i> The score considers the relationship of the number of installment accounts that have been opened in the last 24 months to all installment accounts on your credit report.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 22% of installment accounts opened in the last 24 months is better.</p>
<p>5128</p>	<p>Age of youngest open bank card account is 0 - 17 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last bank card account. Bankcards, or “Bank revolving accounts” are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 18 months or more is better.</p>
<p>5129</p>	<p>Percent of auto accounts reported always satisfied is 0 - 50%</p> <p><i>What information is this message derived from?</i> The score considers the percent of all auto type accounts that are always paid on time and have no reported delinquent payments.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 83% is better.</p>
<p>5130</p>	<p>Percent of auto accounts reported always satisfied is 51% - 83%</p> <p><i>What information is this message derived from?</i> The score considers the percent of all auto type accounts that are always paid on time and have no reported delinquent payments.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who consistently pay their accounts on time have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 83% is better.</p>
<p>5131</p>	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is less than 24 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your non-mortgage installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers longer active installment accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of more than 24 months is better.</p>

5132	<p>Minimum lifespan of voluntarily closed bankcard accounts is 0 - 8 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each bankcard on your credit report was open before it was closed. Bankcards or Bank Revolving Accounts are typically cards like Visa, Mastercard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of more than 9 months is better.</p>
5133	<p>Age of youngest auto account is less than 50 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago your most recent auto loan was opened.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 50 months is better.</p>
5134	<p>Minimum lifespan of derogatory trades is less than 35 months</p> <p><i>What information is this message derived from?</i> Lifespan is months between account open to last payment date. The score considers the minimum amount of time you had an account that went delinquent. Bad debt accounts are accounts in repossession, bankruptcy or charge off status. Deferred means the payment due does not have to be satisfied until a later date.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent payment history have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 35 months or more is better.</p>
5135	<p>Presence of derogatory public record or collection</p> <p><i>What information is this message derived from?</i> The score considers if you have had a bankruptcy, lien, judgment or 3rd party collection agency item posted on your credit report.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no derogatory public records or collections is better.</p>
5136	<p>Total age of accounts is 0 - 96 months</p> <p><i>What information is this message derived from?</i> The score considers how long your credit history has been established by adding up the number of months since the opening date of each account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 936 months or more is better.</p>

<p>5137</p>	<p>Total age of accounts is 97 - 300 months</p> <p><i>What information is this message derived from?</i> The score considers how long your credit history has been established by adding up the number of months since the opening date of each account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 936 months or more is better.</p>
<p>5138</p>	<p>Utilization ratio on home equity line of credit is 60% - 88%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for home equity accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high utilization on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 60% is better.</p>
<p>5139</p>	<p>Utilization ratio on home equity line of credit is greater 88%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for home equity accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high utilization on their accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 60% is better.</p>
<p>5140</p>	<p>Presence of 1 consumer-initiated inquiry</p> <p><i>What information is this message derived from?</i> The score considers the presence of consumer-initiated inquiries which occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 inquiries is better.</p>

<p>5141</p>	<p>Presence of 2-3 consumer-initiated inquiries</p> <p><i>What information is this message derived from?</i> The score considers the presence of consumer-initiated inquiries which occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 inquiries is better.</p>
<p>5142</p>	<p>Presence of 4 or more consumer-initiated inquiries</p> <p><i>What information is this message derived from?</i> The score considers the presence of consumer-initiated inquiries which occur 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.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are 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 occur within 30 days.</p> <p><i>What can I do to improve this aspect of my score?</i> Having 0 inquiries is better.</p>
<p>5143</p>	<p>Count of auto accounts with a bank is 1 - 2</p> <p><i>What information is this message derived from?</i> The score considers the number of auto loans with a bank. Auto loans are typically installment accounts that have a fixed payment amount for a specific number of months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer auto accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto accounts is better.</p>
<p>5144</p>	<p>Count of auto accounts with a bank is 3 - 4</p> <p><i>What information is this message derived from?</i> The score considers the number of auto loans with a bank. Auto loans are typically installment accounts that have a fixed payment amount for a specific number of months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer auto accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto accounts is better.</p>

<p>5145</p>	<p>Count of auto accounts with a bank is 5 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of auto loans with a bank. Auto loans are typically installment accounts that have a fixed payment amount for a specific number of months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer auto accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto accounts is better.</p>
<p>5146</p>	<p>Count of voluntarily closed revolving accounts is 8 - 12</p> <p><i>What information is this message derived from?</i> The score considers the number of revolving accounts that are closed. Revolving accounts include credit cards, lines of credit and home equity lines. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 2 closed revolving accounts is better.</p>
<p>5147</p>	<p>Count of voluntarily closed revolving accounts is 13 - 18</p> <p><i>What information is this message derived from?</i> The score considers the number of revolving accounts that are closed. Revolving accounts include credit cards, lines of credit and home equity lines. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 2 closed revolving accounts is better.</p>
<p>5148</p>	<p>Count of voluntarily closed revolving accounts is 19 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of revolving accounts that are closed. Revolving accounts include credit cards, lines of credit and home equity lines. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 2 closed revolving accounts is better.</p>

<p>5149</p>	<p>Maximum utilization ratio on revolving accounts in the last 24 months is 96% - 100%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for revolving accounts for each of the last 24 months and uses the maximum of these values. Revolving accounts include credit cards, lines of credit and home equity lines.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 34% is better.</p>
<p>5150</p>	<p>Maximum utilization ratio on revolving accounts in the last 24 months is higher than 100%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for revolving accounts for each of the last 24 months and uses the maximum of these values. Revolving accounts include credit cards, lines of credit and home equity lines.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 34% is better.</p>
<p>5151</p>	<p>Maximum utilization ratio on home equity accounts in the last 24 months is 53% - 100%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for home equity accounts for each of the last 24 months and uses the maximum of these values.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high utilization on home equity accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 53% is better.</p>
<p>5152</p>	<p>Maximum utilization ratio on home equity accounts in the last 24 months is higher than 100%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for home equity accounts for each of the last 24 months and uses the maximum of these values.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high utilization on home equity accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 53% is better.</p>
<p>5153</p>	<p>Count of all accounts is 20 - 28</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts listed on the credit report. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 19 or fewer accounts is better.</p>

<p>5154</p>	<p>Count of all accounts is 29 - 39</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts listed on the credit report. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 19 or fewer accounts is better.</p>
<p>5155</p>	<p>Count of all accounts is 40 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts listed on the credit report. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 19 or fewer accounts is better.</p>
<p>5156</p>	<p>Presence of an unpaid collection</p> <p><i>What information is this message derived from?</i> Presence of an item with 3rd party collection agency that has not been paid. These items stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> No unpaid collections is better.</p>
<p>5157</p>	<p>Total balance on student loans reduced by less than \$1,401 in last 12 months</p> <p><i>What information is this message derived from?</i> The score considers the balance on each student loan on file, both now and 12 months ago, and compares to see if any of the loan amount has been paid down.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with outstanding loans have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Reducing student loan balances by more than \$1,400 is better.</p>
<p>5158</p>	<p>Average months between consecutively opened auto accounts is 0 - 10 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time, in months, between the openings of two consecutive auto related accounts. This includes auto related accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open auto accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 46 months or more between auto account openings is better.</p>

<p>5159</p>	<p>Average months between consecutively opened auto accounts is 11 - 13 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time, in months, between the openings of two consecutive auto related accounts. This includes auto related accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open auto accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 46 months or more between auto account openings is better.</p>
<p>5160</p>	<p>Average months between consecutively opened Auto accounts is 14 - 17 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time, in months, between the openings of two consecutive auto related accounts. This includes auto related accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open auto accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 46 months or more between auto account openings is better.</p>
<p>5161</p>	<p>Average months between consecutively opened auto accounts is 18 - 23 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time, in months, between the openings of two consecutive auto related accounts. This includes auto related accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open auto accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 46 months or more between auto account openings is better.</p>
<p>5162</p>	<p>Average months between consecutively opened auto accounts is 24 - 33 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time, in months, between the openings of two consecutive auto related accounts. This includes auto related accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open auto accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 46 months or more between auto account openings is better.</p>

<p>5163</p>	<p>Minimum lifespan of voluntarily closed non major installment accounts is 0 - 2 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each non major installment on your credit report was open before it was closed. This does not include mortgage, auto, home equity or student loan installment accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active installment account experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of 45 months or longer is better.</p>
<p>5164</p>	<p>Minimum lifespan of voluntarily closed non major installment accounts is 3 - 11 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each non major installment on your credit report was open before it was closed. This does not include mortgage, auto, home equity or student loan installment accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active installment account experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of 45 months or longer is better.</p>
<p>5165</p>	<p>Minimum lifespan of voluntarily closed non major installment accounts is 12 - 44 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each non major installment on your credit report was open before it was closed. This does not include mortgage, auto, home equity or student loan installment accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active installment account experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of 45 months or longer is better.</p>
<p>5166</p>	<p>2 consumer-initiated inquiries in the same day</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
<p>5167</p>	<p>Minimum days between 2 consumer-initiated inquiries is 1 - 14</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>

<p>5168</p>	<p>Minimum days between 2 consumer-initiated inquiries is 15 - 35</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
<p>5169</p>	<p>Minimum days between 2 consumer-initiated inquiries is 36 - 171</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
<p>5170</p>	<p>Minimum days between 2 consumer-initiated inquiries is 172 - 413</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
<p>5171</p>	<p>Minimum days between 2 consumer-initiated inquiries is 414 to 2 years</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>

<p>5172</p>	<p>Count of accounts reported as 30 or 60 days past due is 1 - 2</p> <p><i>What information is this message derived from?</i> There are accounts on your credit report that have been reported by the credit grantor as 30 days or 60 days past due. Delinquent payment history will stay on your credit report for 7 years from the date it was first reported.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have 30 or 60 day late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no past due accounts is better.</p>
<p>5173</p>	<p>Count of accounts reported as 30 or 60 days past due is 3 or more</p> <p><i>What information is this message derived from?</i> There are accounts on your credit report that have been reported by the credit grantor as 30 days or 60 days past due. Delinquent payment history will stay on your credit report for 7 years from the date it was first reported.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have 30 or 60 day late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no past due accounts is better.</p>
<p>5174</p>	<p>Presence of a mortgage account reported as 90 days past due</p> <p><i>What information is this message derived from?</i> The score considers if a mortgage account has been reported as 90 days late. The can be a first or second mortgage. Late payments on your credit report will remain for 7 years from the date the delinquency was reported.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with missed payments reported on mortgage accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Mortgage accounts reported no worse than 30 days past due is better.</p>
<p>5175</p>	<p>Presence of a tax lien with an amount greater than \$4,800</p> <p><i>What information is this message derived from?</i> The score considers if you have tax lien filed in the last 60 months. This includes released and unreleased liens. Tax liens will remain on file for 7 years from the date it was filed.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no tax liens is better.</p>
<p>5176</p>	<p>Maximum utilization ratio on revolving accounts in the last 24 months is 94% or more</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for revolving accounts for each of the last 24 months and uses the maximum of these values. Revolving accounts include credit cards, lines of credit and home equity lines.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 94% is better.</p>

<p>5177</p>	<p>Age of youngest auto account is 0 to 30 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago your most recent auto loan was opened.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest auto account of 31 months or more is better.</p>
<p>5178</p>	<p>Minimum lifespan of voluntarily closed non major installment accounts is 0 - 4 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each non major installment on your credit report was open before it was closed. This does not include mortgage, auto, home equity or student loan installment accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active installment account experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of 5 months or longer is better.</p>
<p>5179</p>	<p>Count of Credit Union accounts with a utilization greater than 50% is 2 or more</p> <p><i>What information is this message derived from?</i> Utilization is the balance amount divided by the credit limit amount. The score considers if the utilization on accounts with credit unions is more than 50%.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high utilization have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no more than 1 is better.</p>
<p>5180</p>	<p>Time since most recent consumer initiated inquiry is 0 - 188 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking credit. Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no consumer-initiated inquiries is better.</p>
<p>5181</p>	<p>Time since most recent consumer initiated inquiry is 189 - 331 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking credit. Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no consumer-initiated inquiries is better.</p>

<p>5183</p>	<p>Count of accounts reported as 30 days past due or worse in the last 6 months is 1 - 2</p> <p><i>What information is this message derived from?</i> There are accounts on your credit report that have been reported by the credit grantor as 30 days past due in the last 6 months. Delinquent payment history will stay on your credit report for 7 years from the date it was first reported.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 accounts reported as 30 days past due or worse is better.</p>
<p>5184</p>	<p>Count of accounts reported as 30 days past due or worse in the last 6 months is 3 or more</p> <p><i>What information is this message derived from?</i> There are accounts on your credit report that have been reported by the credit grantor as 30 days past due in the last 6 months. Delinquent payment history will stay on your credit report for 7 years from the date it was first reported.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 accounts reported as 30 days past due or worse is better.</p>
<p>5185</p>	<p>Count of all accounts is 12 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts listed on the credit report. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers who establish fewer accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 11 or fewer accounts is better.</p>
<p>5186</p>	<p>Count of accounts opened in the last 48 months is 3 - 5</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 48 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer accounts opened in the last 48 months is better.</p>
<p>5187</p>	<p>Count of accounts opened in the last 48 months is 6 - 7</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 48 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer accounts opened in the last 48 months is better.</p>

<p>5188</p>	<p>Count of accounts opened in the last 48 months is 8 or more</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 48 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer accounts opened in the last 48 months is better.</p>
<p>5189</p>	<p>Average months between non major installment account openings is 0 - 23</p> <p><i>What information is this message derived from?</i> The score considers the average number of months between non major installment account openings. This does not include mortgage, auto, home equity or student loan installment accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open installment accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 42 months or more between non major installment account openings is better.</p>
<p>5190</p>	<p>Average months between non major installment account openings is 24 - 41</p> <p><i>What information is this message derived from?</i> The score considers the average number of months between non major installment account openings. This does not include mortgage, auto, home equity or student loan installment accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open installment accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 42 months or more between non major installment account openings is better.</p>
<p>5191</p>	<p>Increasing change to utilization ratio for major revolving accounts</p> <p><i>What information is this message derived from?</i> The balance to credit limit usage increases and more often in the last 24 months for major revolving accounts. Major revolving accounts are typically bank or store credit cards and do not include HELOCs or other Line of Credit accounts.</p> <p><i>How does this affect my insurance risk score?</i> Industry research shows that consumers that are consistent with their utilization on revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Less change to utilization ratio is better.</p>

5192	<p>Average age of installment accounts is 109 months or less</p> <p><i>What information is this message derived from?</i> The score considers the average length of time your installment accounts have been established. This includes open/active accounts and closed or paid off accounts. An installment account is generally any account that has a fixed monthly payment amount for fixed number of months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average age of installment accounts more than 109 months is better.</p>
5193	<p>Count of accounts opened in the last 48 months is 3 - 6</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 48 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer accounts opened in the last 48 months is better.</p>
5194	<p>Count of accounts opened in the last 48 months is 7 - 10</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 48 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer accounts opened in the last 48 months is better.</p>
5195	<p>Count of accounts opened in the last 48 months is 11 or more</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 48 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer accounts opened in the last 48 months is better.</p>
5196	<p>Count of accounts opened in the last 36 months is 3 - 4</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 36 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer accounts opened in the last 36 months is better.</p>

<p>5197</p>	<p>Count of accounts opened in the last 36 months is 5 or more</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 36 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer accounts opened in the last 36 months is better.</p>
<p>5198</p>	<p>Time since most recent consumer initiated inquiry is 0 - 80 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking credit. Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 consumer initiated inquiries is better.</p>
<p>5199</p>	<p>Time since most recent consumer initiated inquiry is 81 - 336 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking credit. Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 consumer initiated inquiries is better.</p>
<p>5200</p>	<p>Count of open/active accounts is 3</p> <p><i>What information is this message derived from?</i> The number of accounts on your credit report that are considered open and active. This does not include installment accounts with a \$0 balance or accounts with a closed status.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with fewer open and active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer open/active accounts is better.</p>
<p>5201</p>	<p>Count of open/active accounts is 4 - 7</p> <p><i>What information is this message derived from?</i> The number of accounts on your credit report that are considered open and active. This does not include installment accounts with a \$0 balance or accounts with a closed status.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with fewer open and active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer open/active accounts is better.</p>

<p>5202</p>	<p>Count of open/active accounts is 8 - 9</p> <p><i>What information is this message derived from?</i> The number of accounts on your credit report that are considered open and active. This does not include installment accounts with a \$0 balance or accounts with a closed status.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with fewer open and active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer open/active accounts is better.</p>
<p>5203</p>	<p>Count of open/active accounts is 10 or more</p> <p><i>What information is this message derived from?</i> The number of accounts on your credit report that are considered open and active. This does not include installment accounts with a \$0 balance or accounts with a closed status.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with fewer open and active accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 2 or fewer open/active accounts is better.</p>
<p>5204</p>	<p>Count of accounts reported as 30 or 60 days past due in the last 12 months is 1</p> <p><i>What information is this message derived from?</i> There are accounts on your credit report that have been reported by the credit grantor as 30 days or 60 days past due in the last 12 months. Delinquent payment history will stay on your credit report for 7 years from the date it was first reported.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have 30 or 60 day late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 accounts reported as 30 or 60 days past due is better.</p>
<p>5205</p>	<p>Count of accounts reported as 30 or 60 days past due in the last 12 months is 2 or more</p> <p><i>What information is this message derived from?</i> There are accounts on your credit report that have been reported by the credit grantor as 30 days or 60 days past due in the last 12 months. Delinquent payment history will stay on your credit report for 7 years from the date it was first reported.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have 30 or 60 day late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score.</p> <p><i>What can I do to improve this aspect of my score?</i> 0 accounts reported as 30 or 60 days past due is better.</p>
<p>5206</p>	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 0 to 28 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers longer active installment accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of 45 months or longer is better.</p>

5208	<p>Percent of time in months non major installment account delinquent is more than 7%</p> <p><i>What information is this message derived from?</i> The score considers the how often your open/active installment accounts are reported with missed payments. This does not consider installment accounts that are considered closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with missed payments reported on open installment accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no delinquent non major installment accounts is better.</p>
5209	<p>Percent of open home equity line of credit accounts to total open accounts is more than 3%</p> <p><i>What information is this message derived from?</i> The number of open/active accounts that are home lines of credit in relationship to all open/active accounts on your credit report.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with active home equity lines in relationship to all active accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having less than 3% is better.</p>
5210	<p>Count of voluntarily closed revolving accounts is 2 - 4</p> <p><i>What information is this message derived from?</i> The score considers the number of revolving accounts that are closed. Revolving accounts include credit cards, lines of credit and home equity lines. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 2 closed revolving accounts is better.</p>
5211	<p>Count of voluntarily closed revolving accounts is 5 - 7</p> <p><i>What information is this message derived from?</i> The score considers the number of revolving accounts that are closed. Revolving accounts include credit cards, lines of credit and home equity lines. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 2 closed revolving accounts is better.</p>
5213	<p>Maximum utilization ratio on revolving accounts in the last 24 months is 94% - 95%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for revolving accounts for each of the last 24 months and uses the maximum of these values. Revolving accounts include credit cards, lines of credit and home equity lines.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 34% is better.</p>

<p>5214</p>	<p>Average months between consecutively opened Auto accounts is 34 - 45 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time, in months, between the openings of two consecutive auto related accounts. This includes auto related accounts that are considered open/have an outstanding balance. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open auto accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 46 months or more between auto account openings is better.</p>
<p>5215</p>	<p>Maximum account utilization for revolving accounts in the last 24 months is 34.5% to 61.0%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Maximum account utilization of less than 14.7% is better.</p>
<p>5216</p>	<p>Percent of installment accounts opened in the last 24 months is higher than 18%</p> <p><i>What information is this message derived from?</i> The score considers the relationship of the number of installment accounts that have been opened in the last 24 months to all installment accounts on your credit report.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 18% of installment accounts opened in the last 24 months is better.</p>
<p>5217</p>	<p>Age of youngest auto account is 0 - 50 months</p> <p><i>What information is this message derived from?</i> The score considers how long ago your most recent auto loan was opened.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> 51 months or greater is better.</p>

<p>5218</p>	<p>Minimum lifespan of derogatory accounts is 0 - 29 months</p> <p><i>What information is this message derived from?</i> Lifespan is months between account open to last payment date. The score considers the minimum amount of time you had an account that went delinquent. Bad debt accounts are accounts in repossession, bankruptcy or charge off status. Deferred means the payment due does not have to be satisfied until a later date.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent payment history have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan greater than 29 months is better.</p>
<p>5219</p>	<p>Maximum utilization ratio on revolving accounts in the last 24 months is 35.5% - 74.3%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for revolving accounts for each of the last 24 months and uses the maximum of these values. Revolving accounts include credit cards, lines of credit and home equity lines.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 35.5% is better.</p>
<p>5220</p>	<p>Maximum utilization ratio on revolving accounts in the last 24 months is 74.4% - 99.9%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for revolving accounts for each of the last 24 months and uses the maximum of these values. Revolving accounts include credit cards, lines of credit and home equity lines.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 35.5% is better.</p>
<p>5221</p>	<p>Maximum utilization ratio on revolving accounts in the last 24 months is 100% or higher</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for revolving accounts for each of the last 24 months and uses the maximum of these values. Revolving accounts include credit cards, lines of credit and home equity lines.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 35.5% is better.</p>
<p>5222</p>	<p>Presence of an account reported as 30 days or worse past due</p> <p><i>What information is this message derived from?</i> There is a past-due amount reported by the creditor. This occurs when the monthly amount due has not been paid.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no reported past due accounts is better.</p>

5223	<p>Minimum days between 2 consumer-initiated inquiries is less than 16</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
5224	<p>Minimum days between 2 consumer-initiated inquiries is 16 - 31 days</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
5225	<p>Minimum days between 2 consumer-initiated inquiries is 32 - 85 days</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
5226	<p>Minimum days between 2 consumer-initiated inquiries is 86 - 161 days</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>
5227	<p>Minimum days between 2 consumer-initiated inquiries is 162 days to 2 years</p> <p><i>What information is this message derived from?</i> The score considers the length of time between creditor inquiries initiated by you. These inquiries will remain on your credit report for 24 months.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening, it is an indication of a possible increase in credit obligations.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no inquiries is better.</p>

5228	<p>Average months between consecutively opened major revolving accounts is 0 - 15 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time, in months, between the openings of two consecutive major revolving accounts. Major revolving accounts are typically bank or store credit cards and do not include HELOCs or other Line of Credit accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open revolving accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 91 months or more between account openings is better.</p>
5229	<p>Average months between consecutively opened major revolving accounts is 16 - 33 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time, in months, between the openings of two consecutive major revolving accounts. Major revolving accounts are typically bank or store credit cards and do not include HELOCs or other Line of Credit accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open revolving accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 91 months or more between account openings is better.</p>
5230	<p>Average months between consecutively opened major revolving accounts is 34 - 90 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time, in months, between the openings of two consecutive major revolving accounts. Major revolving accounts are typically bank or store credit cards and do not include HELOCs or other Line of Credit accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open revolving accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 91 months or more between account openings is better.</p>
5231	<p>Time since most recent consumer initiated inquiry is 0 - 176 days</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking credit. Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no consumer-initiated inquiries is better.</p>
5232	<p>Time since most recent consumer initiated inquiry is 177 days to 2 years</p> <p><i>What information is this message derived from?</i> These are inquiries initiated when you are actively seeking credit. Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no consumer-initiated inquiries is better.</p>

<p>5233</p>	<p>Count of accounts opened in the last 48 months is 1 - 4</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 48 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts opened in the last 48 months is better.</p>
<p>5234</p>	<p>Count of accounts opened in the last 48 months is 5 - 9</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 48 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts opened in the last 48 months is better.</p>
<p>5235</p>	<p>Count of accounts opened in the last 48 months is 10 or more</p> <p><i>What information is this message derived from?</i> The number of accounts that have been opened in the last 48 months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts opened in the last 48 months is better.</p>
<p>5236</p>	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 0 - 11 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of 56 months or longer is better.</p>
<p>5237</p>	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 12 - 20 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of 56 months or longer is better.</p>

5238	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 21 - 32 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of 56 months or longer is better.</p>
5239	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 33 - 42 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of 56 months or longer is better.</p>
5240	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 43 - 55 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of 56 months or longer is better.</p>
5241	<p>Minimum lifespan of voluntarily closed bankcard accounts is 0 - 9 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each bankcard account on your credit report was open before it was closed. Bankcards, or “Bank revolving accounts” are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of more than 124 months is better.</p>
5242	<p>Minimum lifespan of voluntarily closed bankcard accounts is 10 - 23 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each bankcard account on your credit report was open before it was closed. Bankcards, or “Bank revolving accounts” are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of more than 124 months is better.</p>

<p>5243</p>	<p>Minimum lifespan of voluntarily closed bankcard accounts is 24 - 62 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each bankcard account on your credit report was open before it was closed. Bankcards, or “Bank revolving accounts” are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of more than 124 months is better.</p>
<p>5244</p>	<p>Minimum lifespan of voluntarily closed bankcard accounts is 63 - 124 months</p> <p><i>What information is this message derived from?</i> The score considers the amount of time each bankcard account on your credit report was open before it was closed. Bankcards, or “Bank revolving accounts” are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer active bankcard accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Minimum lifespan of more than 124 months is better.</p>
<p>5245</p>	<p>Presence of an account reported in the last 24 months as 60 days past due</p> <p><i>What information is this message derived from?</i> There is an account on your credit report that has been reported by the credit grantor in the last 2 years as at least 60 days past due. The delinquency status will stay on your credit report for 7 years after it was first reported.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have 60 day late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no past due accounts is better.</p>
<p>5246</p>	<p>Count of total auto accounts is 1 - 2</p> <p><i>What information is this message derived from?</i> The score considers the number of auto loans or leases you have. Auto loans or leases are typically installment accounts that have a fixed payment amount for a specific number of months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto accounts is better.</p>

<p>5247</p>	<p>Count of total auto accounts is 3 - 6</p> <p><i>What information is this message derived from?</i> The score considers the number of auto loans or leases you have. Auto loans or leases are typically installment accounts that have a fixed payment amount for a specific number of months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto accounts is better.</p>
<p>5248</p>	<p>Count of total auto accounts is 7 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of auto loans or leases you have. Auto loans or leases are typically installment accounts that have a fixed payment amount for a specific number of months. Accounts will remain on your credit report for 7 to 10 years after they are no longer active/loan has been paid in full.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto accounts is better.</p>
<p>5249</p>	<p>Count of collections is 2 - 4</p> <p><i>What information is this message derived from?</i> The score considers the number of 3rd party collections on your credit report. This does not include medical related collections that are clearly identified as such. 3rd party collections will remain on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no collections is better.</p>
<p>5250</p>	<p>Count of collections is 5 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of 3rd party collections on your credit report. This does not include medical related collections that are clearly identified as such. 3rd party collections will remain on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no collections is better.</p>
<p>5251</p>	<p>Age of oldest account is less than 66 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 415 months or more is better.</p>

<p>5252</p>	<p>Age of oldest account is 67 - 94 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 415 months or more is better.</p>
<p>5253</p>	<p>Age of oldest account is 95 - 149 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 415 months or more is better.</p>
<p>5254</p>	<p>Age of oldest account is 150 - 176 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 415 months or more is better.</p>
<p>5255</p>	<p>Age of oldest account is 177 - 414 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> 415 months or more is better.</p>
<p>5256</p>	<p>Utilization ratio on open revolving accounts is 6.85% - 39.59%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. This is calculated for revolving accounts that are open/active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 6.84% or lower is better.</p>

<p>5257</p>	<p>Utilization ratio on open revolving accounts is 39.6% - 59.35%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. This is calculated for revolving accounts that are open/active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 6.84% or lower is better.</p>
<p>5258</p>	<p>Utilization ratio on open revolving accounts is 59.36% - 93.99%</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. This is calculated for revolving accounts that are open/active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 6.84% or lower is better.</p>
<p>5259</p>	<p>Utilization ratio on open revolving accounts is 94% or more</p> <p><i>What information is this message derived from?</i> Utilization is the sum of balances divided by the sum of credit limits. This is calculated for revolving accounts that are open/active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of 6.84% or lower is better.</p>
<p>5260</p>	<p>Count of accounts opened in the last 60 months is 1 - 4</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts you have opened in the last 5 years. This includes accounts that are open/active as well as accounts that have been closed. It does not include auto loans or leases or mortgage accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts opened in the last 5 years is better.</p>
<p>5261</p>	<p>Count of accounts opened in the last 60 months is 5 - 7</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts you have opened in the last 5 years. This includes accounts that are open/active as well as accounts that have been closed. It does not include auto loans or leases or mortgage accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts opened in the last 5 years is better.</p>

5262	<p>Count of accounts opened in the last 60 months is 8 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts you have opened in the last 5 years. This includes accounts that are open/active as well as accounts that have been closed. It does not include auto loans or leases or mortgage accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows consumers with fewer recently established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts opened in the last 5 years is better.</p>
5263	<p>Count of voluntarily closed revolving accounts is 11 - 12</p> <p><i>What information is this message derived from?</i> The score considers the number of revolving accounts that are closed. Revolving accounts include credit cards, lines of credit and home equity lines. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 11 closed revolving accounts is better.</p>
5264	<p>Count of voluntarily closed revolving accounts is 13 - 15</p> <p><i>What information is this message derived from?</i> The score considers the number of revolving accounts that are closed. Revolving accounts include credit cards, lines of credit and home equity lines. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 11 closed revolving accounts is better.</p>
5265	<p>Count of voluntarily closed revolving accounts is 16 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of revolving accounts that are closed. Revolving accounts include credit cards, lines of credit and home equity lines. Accounts will remain on your credit report for 7 to 10 years after they are no longer active.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer experience managing their revolving accounts have fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Less than 11 closed revolving accounts is better.</p>
5266	<p>Minimum months between Bankcard account openings is 0 - 3 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive bankcard accounts. This includes bankcard accounts that are considered open/active balance. A bankcard is typically a Visa, Mastercard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open bankcard accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 73 months between bankcard account openings is better.</p>

<p>5267</p>	<p>Minimum months between bankcard account openings is 4 -10 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive bankcard accounts. This includes bankcard accounts that are considered open/active balance. A bankcard is typically a Visa, Mastercard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open bankcard accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 73 months between bankcard account openings is better.</p>
<p>5268</p>	<p>Minimum months between bankcard account openings is 11 - 23 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive bankcard accounts. This includes bankcard accounts that are considered open/active balance. A bankcard is typically a Visa, Mastercard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open bankcard accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 73 months between bankcard account openings is better.</p>
<p>5269</p>	<p>Minimum months between bankcard account openings is 24 - 73 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive bankcard accounts. This includes bankcard accounts that are considered open/active balance. A bankcard is typically a Visa, Mastercard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open bankcard accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 73 months between bankcard account openings is better.</p>
<p>5270</p>	<p>Minimum months between non major installment account openings is 0 - 1 month</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive installment accounts. This includes installment accounts that are considered open/have an outstanding balance. This does not include mortgage, auto, home equity or student loan installment accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open installment accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no consecutive non major installment account openings is better.</p>

<p>5271</p>	<p>Minimum months between non major installment account openings is 2 or more</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive installment accounts. This includes installment accounts that are considered open/have an outstanding balance. This does not include mortgage, auto, home equity or student loan installment accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open installment accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no consecutive non major installment account openings is better.</p>
<p>5272</p>	<p>Minimum months between auto finance account openings is 0 - 3 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive auto accounts. This includes installment accounts that are considered open/have an outstanding balance.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open installment accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 68 months between auto finance account openings is better.</p>
<p>5273</p>	<p>Minimum months between auto finance account openings is 4 - 8 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive auto accounts. This includes installment accounts that are considered open/have an outstanding balance.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open installment accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 68 months between auto finance account openings is better.</p>
<p>5274</p>	<p>Minimum months between auto finance account openings is 9 - 21 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive auto accounts. This includes installment accounts that are considered open/have an outstanding balance.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open installment accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 68 months between auto finance account openings is better.</p>

<p>5275</p>	<p>Minimum months between auto finance account openings is 22 - 68 months</p> <p><i>What information is this message derived from?</i> The score considers the minimum amount of time, in months, between the openings of two consecutive auto accounts. This includes installment accounts that are considered open/have an outstanding balance.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open installment accounts within shorter timeframes have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 68 months between auto finance account openings is better.</p>
<p>5276</p>	<p>Youngest account is 4 months or less</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last account.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of more than 84 months is better.</p>
<p>5277</p>	<p>Youngest account is 5 - 8 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last account.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of more than 84 months is better.</p>
<p>5278</p>	<p>Youngest account is 9 - 15 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last account.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of more than 84 months is better.</p>
<p>5279</p>	<p>Youngest account is 16 - 22 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last account.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of more than 84 months is better.</p>

<p>5280</p>	<p>Youngest account is 23 - 33 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of more than 84 months is better.</p>
<p>5281</p>	<p>Youngest account is 34 - 41 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of more than 84 months is better.</p>
<p>5282</p>	<p>Youngest account is 42 - 62 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of more than 84 months is better.</p>
<p>5283</p>	<p>Youngest account is 63 - 84 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Youngest account of more than 84 months is better.</p>
<p>5284</p>	<p>Age of youngest auto account is 0 - 5 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last auto loan or lease account.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest auto account of more than 130 months is better.</p>

5285	<p>Age of youngest auto account is 6 - 23 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last auto loan or lease account.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest auto account of more than 130 months is better.</p>
5286	<p>Age of youngest auto account is 24 - 35 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last auto loan or lease account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest auto account of more than 130 months is better.</p>
5287	<p>Age of youngest auto account is 36 - 56 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last auto loan or lease account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest auto account of more than 130 months is better.</p>
5288	<p>Age of youngest auto account is 57 - 71 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last auto loan or lease account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest auto account of more than 130 months is better.</p>
5289	<p>Age of youngest auto account is 72 - 89 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last auto loan or lease account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest auto account of more than 130 months is better.</p>

5290	<p>Age of youngest auto account is 90 - 130 months</p> <p><i>What information is this message derived from?</i> The score considers how long in months it has been since you opened your last auto loan or lease account.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest auto account of more than 130 months is better.</p>
5468	<p>Maximum utilization ratio on revolving accounts in the last 24 months is 46.17% - 73.62%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have medium to high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 34% is better.</p>
5469	<p>Maximum utilization ratio on revolving accounts in the last 24 months is 73.63% - 99.44%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 34% is better.</p>
5470	<p>Maximum utilization ratio on revolving accounts in the last 24 months is more than 99.44%</p> <p><i>What information is this message derived from?</i> Utilization on revolving accounts is the ratio of the available credit to the balance (balance amount/limit amount). A revolving account is a consumer credit account that generally has a maximum limit, usually a credit card.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who have high utilization on revolving accounts experience more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio of less than 34% is better.</p>
5471	<p>Account reported as 30 days past due or worse in the last month</p> <p><i>What information is this message derived from?</i> An account that have had a past-due amount reported by the creditor in the last month. This occurs when the monthly amount due has not been paid.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts reported as 30 days or worse is better.</p>

5472	<p>Time since most recent account reported as 30 days past due or worse is 1 - 4 months</p> <p><i>What information is this message derived from?</i> The score considers the length of time since an account was reported as past due. Delinquent account status will stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts reported as 30 days or worse is better.</p>
5473	<p>Time since most recent account reported as 30 days past due or worse is 5 - 12 months</p> <p><i>What information is this message derived from?</i> The score considers the length of time since an account was reported as past due. Delinquent account status will stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts reported as 30 days or worse is better.</p>
5474	<p>Time since most recent account reported as 30 days past due or worse is 13 - 24 months</p> <p><i>What information is this message derived from?</i> The score considers the length of time since an account was reported as past due. Delinquent account status will stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts reported as 30 days or worse is better.</p>
5475	<p>Time since most recent account reported as 30 days past due or worse is 25 - 34 months</p> <p><i>What information is this message derived from?</i> The score considers the length of time since an account was reported as past due. Delinquent account status will stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts reported as 30 days or worse is better.</p>
5476	<p>Time since most recent account reported as 30 days past due or worse is 35 months or more</p> <p><i>What information is this message derived from?</i> The score considers the length of time since an account was reported as past due. Delinquent account status will stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no accounts reported as 30 days or worse is better.</p>

<p>5477</p>	<p>Age of youngest installment account is 0 - 6 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest installment account of 60 months or greater is better.</p>
<p>5478</p>	<p>Age of youngest installment account is 7 - 16 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest installment account of 60 months or greater is better.</p>
<p>5479</p>	<p>Age of youngest installment account is 17 - 24 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest installment account of 60 months or greater is better.</p>
<p>5480</p>	<p>Age of youngest installment account is 25 - 36 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest installment account of 60 months or greater is better.</p>

5481	<p>Age of youngest installment account is 37 - 54 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest installment account of 60 months or greater is better.</p>
5482	<p>Age of youngest installment account is 55 - 59 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last installment credit account. An installment account has a fixed payment amount for a fixed period of time. This factor does not include mortgages.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Age of youngest installment account of 60 months or greater is better.</p>
5483	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is less than 10 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your non-mortgage installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of more than 57 months is better.</p>
5484	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 11 - 26 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your non-mortgage installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of more than 57 months is better.</p>

<p>5485</p>	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 27 - 28 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your non-mortgage installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of more than 57 months is better.</p>
<p>5486</p>	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 29 - 43 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your non-mortgage installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of more than 57 months is better.</p>
<p>5487</p>	<p>Average lifespan of voluntarily closed non-mortgage installment accounts is 44 - 57 months</p> <p><i>What information is this message derived from?</i> The score considers the average amount of time your non-mortgage installment accounts are open before they are closed. An installment account has a fixed payment amount for a fixed period of time. This does not include your mortgage installment loan.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average lifespan of more than 57 months is better.</p>
<p>5488</p>	<p>Count of bank revolving accounts opened in the last 60 months is 1</p> <p><i>What information is this message derived from?</i> The score considers the number of bank revolving accounts that have been opened in the last 5 years. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open fewer bank revolving accounts in the last 5 years experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no bank revolving accounts opened in the last 60 months is better.</p>
<p>5489</p>	<p>Count of bank revolving accounts opened in the last 60 months is 2</p> <p><i>What information is this message derived from?</i> The score considers the number of bank revolving accounts that have been opened in the last 5 years. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open fewer bank revolving accounts in the last 5 years experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no bank revolving accounts opened in the last 60 months is better.</p>

5490	<p>Count of bank revolving accounts opened in the last 60 months is 3</p> <p><i>What information is this message derived from?</i> The score considers the number of bank revolving accounts that have been opened in the last 5 years. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open fewer bank revolving accounts in the last 5 years experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no bank revolving accounts opened in the last 60 months is better.</p>
5491	<p>Count of bank revolving accounts opened in the last 60 months is 4</p> <p><i>What information is this message derived from?</i> The score considers the number of bank revolving accounts that have been opened in the last 5 years. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open fewer bank revolving accounts in the last 5 years experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no bank revolving accounts opened in the last 60 months is better.</p>
5492	<p>Count of bank revolving accounts opened in the last 60 months is 5</p> <p><i>What information is this message derived from?</i> The score considers the number of bank revolving accounts that have been opened in the last 5 years. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open fewer bank revolving accounts in the last 5 years experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no bank revolving accounts opened in the last 60 months is better.</p>
5493	<p>Count of bank revolving accounts opened in the last 60 months is 6</p> <p><i>What information is this message derived from?</i> The score considers the number of bank revolving accounts that have been opened in the last 5 years. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open fewer bank revolving accounts in the last 5 years experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no bank revolving accounts opened in the last 60 months is better.</p>
5494	<p>Count of auto finance accounts opened in the last 60 months is 1</p> <p><i>What information is this message derived from?</i> The score considers the number of auto financing accounts that have been opened in the last 5 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto finance accounts opened in the last 60 months is better.</p>

5495	<p>Count of auto finance accounts opened in the last 60 months is 2</p> <p><i>What information is this message derived from?</i> The score considers the number of auto financing accounts that have been opened in the last 5 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto finance accounts opened in the last 60 months is better.</p>
5496	<p>Count of auto finance accounts opened in the last 60 months is 3</p> <p><i>What information is this message derived from?</i> The score considers the number of auto financing accounts that have been opened in the last 5 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto finance accounts opened in the last 60 months is better.</p>
5497	<p>Count of auto finance accounts opened in the last 60 months is 4 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of auto financing accounts that have been opened in the last 5 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with accounts with auto financing companies have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no auto finance accounts opened in the last 60 months is better.</p>
5498	<p>Count of retail accounts opened in the last 60 months is 1</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts with retailers that have been opened in the last 5 years. This would generally be a credit card with a retail store.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with retailers have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no retail accounts opened in the last 60 months is better.</p>
5499	<p>Count of retail accounts opened in the last 60 months is 2</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts with retailers that have been opened in the last 5 years. This would generally be a credit card with a retail store.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with retailers have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no retail accounts opened in the last 60 months is better.</p>

5500	<p>Count of retail accounts opened in the last 60 months is 3</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts with retailers that have been opened in the last 5 years. This would generally be a credit card with a retail store.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with retailers have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no retail accounts opened in the last 60 months is better.</p>
5501	<p>Count of retail accounts opened in the last 60 months is 4</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts with retailers that have been opened in the last 5 years. This would generally be a credit card with a retail store.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with retailers have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no retail accounts opened in the last 60 months is better.</p>
5502	<p>Count of retail accounts opened in the last 60 months is 5 or more</p> <p><i>What information is this message derived from?</i> The score considers the number of accounts with retailers that have been opened in the last 5 years. This would generally be a credit card with a retail store.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers who open accounts with retailers have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no retail accounts opened in the last 60 months is better.</p>
5503	<p>Age of oldest account is less than 16 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 57 months is better.</p>
5504	<p>Age of oldest account is 16 - 40 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 57 months is better.</p>

<p>5505</p>	<p>Age of oldest account is 41 - 49 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 57 months is better.</p>
<p>5506</p>	<p>Age of oldest account is 50 - 57 months</p> <p><i>What information is this message derived from?</i> The score considers how long you have had credit accounts. This is done by determining the age of the oldest account on your credit file.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 57 months is better.</p>
<p>5507</p>	<p>Presence of a 3rd party collection</p> <p><i>What information is this message derived from?</i> There is an item with a 3rd party collection agency on your credit file. These items stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no 3rd party collections is better.</p>
<p>5508</p>	<p>Presence of an unpaid 3rd party collection in the last 12 months</p> <p><i>What information is this message derived from?</i> There is an unpaid item with a 3rd party collection agency on your credit file. These items stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no 3rd party collections is better.</p>
<p>5509</p>	<p>Count of unpaid 3rd party collections in the last 12 months is 2 or more</p> <p><i>What information is this message derived from?</i> Number of unpaid items with 3rd party collection agencies on your credit file. These items stay on your credit report for 7 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no 3rd party collections is better.</p>

5510	<p>Age of youngest bank revolving account is less than 5 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last bank revolving account. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 52 months is better.</p>
5511	<p>Age of youngest bank revolving account is 5 - 15 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last bank revolving account. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 52 months is better.</p>
5512	<p>Age of youngest bank revolving account is 16 - 20 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last bank revolving account. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> 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.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 52 months is better.</p>
5513	<p>Age of youngest bank revolving account is 21 - 52 months</p> <p><i>What information is this message derived from?</i> The score considers the time in months since you opened your last bank revolving account. Bank revolving accounts are accounts such as a Visa, MasterCard, etc.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> More than 52 months is better.</p>
5650	<p>Average age of accounts is 96 months or less</p> <p><i>What information is this message derived from?</i> The score considers the average length of time your accounts have been established. This includes open/active accounts and closed or paid off accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with longer established accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Average age of accounts of more than 96 months is better.</p>

5660	<p>One or more accounts with derogatory status in the last 24 months or derogatory public records or collections</p> <p><i>What information is this message derived from?</i> The score considers if there is a seriously delinquent account that has been reported in the last 24 months or if there are derogatory public records or 3rd party collections on your credit file. Derogatory public records include bankruptcies, liens, judgments and suits. Derogatory items stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent payment history or adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having none is better.</p>
5670	<p>Utilization ratio on all major revolving accounts is 8% or more</p> <p><i>What information is this message derived from?</i> Major revolving accounts are typically bank or store credit cards and do not include HELOCs or other Line of Credit accounts. Utilization is the sum of balances divided by the sum of credit limits. The score considers the total utilization for major revolving accounts.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers that have lower utilization on their revolving accounts experience fewer insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Utilization ratio less than 8% is better.</p>
5680	<p>1 or more accounts with Derogatory Status in last 24 months or Tax Lien or Judgment</p> <p><i>What information is this message derived from?</i> Your credit file contains one or more accounts 90 days past due and two or more accounts 30 days past due or your file contains 3 or more accounts 30 days past due or you have a tax lien or a judgment.</p> <p><i>How does this affect my insurance risk score?</i> Insurance industry research shows that consumers with delinquent payment history or adverse public records have more insurance losses.</p> <p><i>What can I do to improve this aspect of my score?</i> Having no derogatory accounts or tax lien or judgment is better.</p>
5901	<p>Insufficient information on accounts</p> <p>There are no accounts on the credit file, or there are accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>
5903	<p>Insufficient information on revolving accounts</p> <p>There are no revolving accounts on the credit file, or there are revolving accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>
5904	<p>Insufficient information on bank revolving accounts</p> <p>There are no bank revolving accounts on the credit file, or there are bank revolving accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>
5907	<p>Insufficient information on open revolving accounts</p> <p>There are no open revolving accounts on the credit file, or there are open revolving accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>

5908	Insufficient information on revolving accounts in the last 24 months There are no revolving accounts on the credit file in the last 24 months, or there are revolving accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.
5910	Insufficient information on major revolving accounts in the last 24 months There are no major revolving accounts on the credit file in the last 24 months, or there are open revolving accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid. Major revolving accounts include bank or store credit cards but do not include HELOCs or other Line of Credit accounts.
5911	Insufficient information on accounts There are no accounts on the credit file, or there are accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.
5912	Insufficient information on bankcards in last 24 months There are no bankcards, or bank revolving accounts, on the credit file in the last 24 months, or there are revolving accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.
5913	Insufficient information on auto accounts There are no auto accounts on the credit file, or there are auto accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.
5914	Insufficient information on non-mortgage installment accounts There are no non-mortgage installment accounts on the credit file, or there are non-mortgage installment accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.
5915	Insufficient information on voluntarily closed bankcards There are no voluntarily closed bankcards on the credit file, or there are voluntarily closed bankcards on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid. A bankcard is typically a Visa, MasterCard, etc.
5916	Insufficient information on accounts There are no accounts on the credit file, or there are accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.
5919	Insufficient information on bankcard accounts There are no bankcards, or bank revolving accounts, on the credit file or there are revolving accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.
5921	Insufficient information on major revolving accounts There are major revolving accounts on the credit file, or there are major revolving accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid. Major revolving accounts are typically bank or store credit cards and do not include HELOCs or other Line of Credit accounts.

5922	<p>Insufficient information on revolving accounts in the last 24 months</p> <p>There are no revolving accounts on the credit file in the last 24 months, or there are revolving accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>
5923	<p>Insufficient information on non-mortgage installment accounts</p> <p>There are no non-mortgage installment accounts on the credit file, or there are non-mortgage installment accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>
5924	<p>Insufficient information on retail accounts</p> <p>There are no retail accounts on the credit file, or there are retail accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>