

3001	Number of Open Auto Financing Accounts is 1 Zero Open Auto Financing Accounts is Better  1. What information is this message derived from? The score considers the number of accounts with auto finance companies that are considered open. An account is considered open if it has been reported in the last 12 months. An installment account will have a fixed payment amount for the term of the loan. Auto finance accounts are primarily accounts opened with a major auto manufacturer such as Ford Motor Credit, GMAC, etc.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with outstanding loans experience more insurance losses.  3. What can I do to improve this aspect of my score? Once your auto finance account has been paid in full or is no longer considered open your score will improve based on this factor.
3002	Number of Open Auto Financing Accounts is 2 or More Fewer Open Auto Financing Accounts is Better  1. What information is this message derived from? The score considers the number of accounts with auto finance companies that are considered open. An account is considered open if it has been reported in the last 12 months. An installment account will have a fixed payment amount for the term of the loan. Auto finance accounts are primarily accounts opened with a major auto manufacturer such as Ford Motor Credit, GMAC, etc.
	<ol> <li>How does this affect my insurance risk score? Insurance industry research shows that consumers with outstanding loans experience more insurance losses.</li> <li>What can I do to improve this aspect of my score? Once your auto finance accounts have been paid in full or are no longer considered open your score will improve based on this factor.</li> </ol>
3003	Average Months Accounts Have Been Opened is 7 Months or Less 91 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3004	Average Months Accounts Have Been Opened is 8 to 12 Months 91 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months (91 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.



3005	Average Months Accounts Have Been Opened is 13 to 21 Months 91 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months (91 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3006	Average Months Accounts Have Been Opened is 22 to 25 Months 91 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months (91 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3007	Average Months Accounts Have Been Opened is 26 to 58 Months 91 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months (91 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3008	Average Months Accounts Have Been Opened is 59 to 64 Months 91 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months (91 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.



3009	Average Months Accounts Have Been Opened is 65 to 80 Months 91 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months (91 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3010	Average Months Accounts Have Been Opened is 81 to 83 Months 91 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months (91 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3011	Average Months Accounts Have Been Opened is 84 to 90 Months 91 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 7 years 7 months (91 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3012	Average Months Accounts Have Been Opened is 92 Months or Less 194 or More Average Months Opened is Better  1. What information is this message derived from? 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 (92 months) or less.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months (194 months) have fewer insurance losses.  3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.



3013	Average Months Accounts Have Been Opened is 93 Months 194 or More Average Months Opened is Better 1. What information is this message derived from? 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 (93 months). 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months (194 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3014	Average Months Accounts Have Been Opened is 94 to 97 Months 194 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months (194 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3015	Average Months Accounts Have Been Opened is 98 to 119 Months 194 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months (194 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3016	Average Months Accounts Have Been Opened is 120 to 132 Months 194 or More Average Months Opened is Better 1. What information is this message derived from? 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. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months (194 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.



3017	Average Months Accounts Have Been Opened is 133 to 155 Months 194 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months (194 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3018	Average Months Accounts Have Been Opened is 156 to 193 Months 194 or More Average Months Opened is Better 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established on average for more than 16 years 2 months (194 months) have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3019	Balance to Credit Line on Open Bank Revolving Accounts is 10.35% to 11.52% 10.34% or Less Balance to Credit Line is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have higher utilization on their bank revolving accounts experience more losses.  3. What can I do to improve this aspect of my score? As balances are paid down or paid in full the score will improve based on this factor.
3020	Balance to Credit Line on Open Bank Revolving Accounts is 11.53% to 16.02% 10.34% or Less Balance to Credit Line is Better 1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have higher utilization on their bank revolving accounts experience more losses.  3. What can I do to improve this aspect of my score? As balances are paid down or paid in full the score will improve based on this factor.



3021	Balance to Credit Line on Open Bank Revolving Accounts is 16.03% to 20.17%
	10.34% or Less Balance to Credit Line is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have higher utilization on their bank revolving accounts experience more
	losses.
	3. What can I do to improve this aspect of my score? As balances are paid down or paid
	in full the score will improve based on this factor.
3022	Balance to Credit Line on Open Bank Revolving Accounts is 20.18% to 85.13%
	10.34% or Less Balance to Credit Line is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have higher utilization on their bank revolving accounts experience more
	losses.
	3. What can I do to improve this aspect of my score? As balances are paid down or paid
	in full the score will improve based on this factor.
3023	Balance to Credit Line on Open Bank Revolving Accounts is 85.14% or More
	10.34% or Less Balance to Credit Line is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have higher utilization on their bank revolving accounts experience more
	losses.
	3. What can I do to improve this aspect of my score? As balances are paid down or paid
	in full the score will improve based on this factor.
3024	Ratio of Oldest Bank Revolving Account to Oldest Account is 37.34% or Less
	A Ratio of 99.78% or Higher is Better
	1. What information is this message derived from? The score considers how long you
	have had a credit history with a bank revolving account. This may be done by determining
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with longer experience managing their bank revolving accounts have fewer
	insurance losses.
	3. What can I do to improve this aspect of my score? As your credit history ages on your
	bank revolving accounts, the score may improve based on this factor. To avoid lowering
	this aspect of your score, consider keeping your oldest bank revolving account active and
	only open new accounts when needed.
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3025	Ratio of Oldest Bank Revolving Account to Oldest Account is 37.35% to 99.77%
	A Ratio of 99.78% or Higher is Better
	What information is this message derived from? The score considers how long you
	have had a credit history with a bank revolving account. This may be done by determining
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with longer experience managing their bank revolving accounts have fewer
	insurance losses.
	3. What can I do to improve this aspect of my score? As your credit history ages on your
	bank revolving accounts, the score may improve based on this factor. To avoid lowering
	this aspect of your score, consider keeping your oldest bank revolving account active and
	only open new accounts when needed.
3026	Ratio of Oldest Bank Revolving Account to Oldest Account is 71.54% or Less
	A Ratio of 99.34% or Higher is Better
	What information is this message derived from? The score considers how long you
	have had a credit history with a bank revolving account. This may be done by determining
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with longer experience managing their bank revolving accounts have fewer
	insurance losses.
	3. What can I do to improve this aspect of my score? As your credit history ages on your
	bank revolving accounts, the score may improve based on this factor. To avoid lowering
	this aspect of your score, consider keeping your oldest bank revolving account active and
	only open new accounts when needed.
3027	Ratio of Oldest Bank Revolving Account to Oldest Account is 71.55% to 87.50%
	A Ratio of 99.34% or Higher is Better
	What information is this message derived from? The score considers how long you
	have had a credit history with a bank revolving account. This may be done by determining
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with longer experience managing their bank revolving accounts have fewer
	insurance losses.
	3. What can I do to improve this aspect of my score? As your credit history ages on your
	bank revolving accounts, the score may improve based on this factor. To avoid lowering
	this aspect of your score, consider keeping your oldest bank revolving account active and
3028	only open new accounts when needed.  Ratio of Oldest Bank Revolving Account to Oldest Account is 87.51% to 91.67%
3020	A Ratio of 99.34% or Higher is Better
	Nation of 99.34% of Flighter is better     What information is this message derived from? The score considers how long you
	have had a credit history with a bank revolving account. This may be done by determining
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers with longer experience managing their bank revolving accounts have
	fewer insurance losses.
	What can I do to improve this aspect of my score? As your credit history ages on your
	bank revolving accounts, the score may improve based on this factor. To avoid lowering
	this aspect of your score, consider keeping your oldest bank revolving account active and
	only open new accounts when needed.
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Ratio of Oldest Bank Revolving Account to Oldest Account is 91.68 to 99.33%
A Ratio of 99.34% or Higher is Better
1. What information is this message derived from? The score considers how long you
have had a credit history with a bank revolving account. This may be done by determining
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.
2. How does this affect my insurance risk score? Insurance industry research shows that
consumers with longer experience managing their bank revolving accounts have fewer
insurance losses.
3. What can I do to improve this aspect of my score? As your credit history ages on your
bank revolving accounts, the score may improve based on this factor. To avoid lowering
this aspect of your score, consider keeping your oldest bank revolving account active and
only open new accounts when needed.
Average Credit Line on Bank Revolving Accounts is \$725 or Less
Average Credit Line of \$10,533 or More is Better
1. Wbat information is this message derived from? 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 open bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc.
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2. How does this affect my insurance risk score? Insurance industry research shows that
consumers with higher credit lines on their bank revolving accounts have fewer insurance
losses.
3. What can I do to improve this aspect of my score? As your bank revolving accounts
age your credit card issuer may consider raising your credit line.
Average Credit Line on Bank Revolving Accounts is \$726 to \$1,024  Average Credit Line of \$10,533 or More is Better
1. What information is this message derived from? 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 open bank revolving
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.
2. How does this affect my insurance risk score? Insurance industry research shows that
consumers with higher credit lines on their bank revolving accounts have fewer insurance
losses.
3. What can I do to improve this aspect of my score? As your bank revolving accounts
age your credit card issuer may consider raising your credit line.
Average Credit Line on Bank Revolving Accounts is \$1,025 to \$2,075
Average Credit Line of \$10,533 or More is Better
1. What information is this message derived from? 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 open bank revolving
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.
2. How does this affect my insurance risk score? Insurance industry research shows that
consumers with higher credit lines on their bank revolving accounts have fewer insurance
losses.
3. What can I do to improve this aspect of my score? As your bank revolving accounts
age your credit card issuer may consider raising your credit line.



3033	Average Credit Line on Bank Revolving Accounts is \$2,076 to \$3,109
3033	Average Credit Line of \$10,533 or More is Better
	What information is this message derived from? 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 open bank revolving
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher credit lines on their bank revolving accounts have fewer insurance
	losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
3034	Average Credit Line on Bank Revolving Accounts is \$3,110 to \$4,778
	Average Credit Line of \$10,533 or More is Better
	What information is this message derived from? 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 open bank revolving
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers with higher credit lines on their bank revolving accounts have fewer
	insurance losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
3035	age your credit card issuer may consider raising your credit line.  Average Credit Line on Bank Revolving Accounts is \$4,779 to \$5,773
3033	Average Credit Line of \$10,533 or More is Better
	What information is this message derived from? 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 open bank revolving
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher credit lines on their bank revolving accounts have fewer insurance
	losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
2000	age your credit card issuer may consider raising your credit line.
3036	Average Credit Line on Bank Revolving Accounts is \$5,774 to \$6,175  Average Credit Line of \$10,533 or More is Better
	1. What information is this message derived from? 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 open bank revolving
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher credit lines on their bank revolving accounts have fewer insurance
	losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
	ange year ereal and record may consider raising year ereal mile.



Average Credit Line on Bank Revolving Accounts is \$6,176 to \$7,919 Average Credit Line of \$10,533 or More is Better  1. What information is this message derived from? 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 open bank revolving 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.  3. What can I do to improve this aspect of my score? As your bank revolving accounts age your credit card issuer may consider raising your credit line.  4 verage Credit Line on Bank Revolving Accounts is \$7,920 to \$10,532 Average Credit Line of \$10,533 or More is Better  1. What information is this message derived from? 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 open bank revolving accounts. As a bank revolving accounts are such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.  3. What can I do to improve this aspect of my score? As your bank revolving accounts age your credit Line of \$7,501 or More is Better  1. What information is this message derived from? 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 open bank revolving accounts. Accounts that have been reporte		
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consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.  3. What can I do to improve this aspect of my score? As your bank revolving accounts age your credit card issuer may consider raising your credit line.  3041 Average Credit Line on Bank Revolving Accounts is \$1,563 to \$1,956		Accounts that have been reported as closed are not included in this calculation.
consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.  3. What can I do to improve this aspect of my score? As your bank revolving accounts age your credit card issuer may consider raising your credit line.  3041 Average Credit Line on Bank Revolving Accounts is \$1,563 to \$1,956		
losses. 3. What can I do to improve this aspect of my score? As your bank revolving accounts age your credit card issuer may consider raising your credit line.  3041 Average Credit Line on Bank Revolving Accounts is \$1,563 to \$1,956		2. How does this affect my insurance risk score? Insurance industry research shows that
<ul> <li>3. What can I do to improve this aspect of my score? As your bank revolving accounts age your credit card issuer may consider raising your credit line.</li> <li>3041 Average Credit Line on Bank Revolving Accounts is \$1,563 to \$1,956</li> </ul>		consumers with higher credit lines on their bank revolving accounts have fewer insurance
age your credit card issuer may consider raising your credit line.  3041 Average Credit Line on Bank Revolving Accounts is \$1,563 to \$1,956		
3041 Average Credit Line on Bank Revolving Accounts is \$1,563 to \$1,956		, , , , , , , , , , , , , , , , , , ,
Average Credit Line of \$7,501 or More is Better	3041	
		Average Credit Line of \$7,501 or More is Better



- 1. What information is this message derived from? 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 open bank revolving 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.
- 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.
- 3. What can I do to improve this aspect of my score? As your bank revolving accounts age your credit card issuer may consider raising your credit line.



3042	Average Credit Line on Bank Revolving Accounts is \$1,957 to \$3,620
	Average Credit Line of \$7,501 or More is Better
	1. What information is this message derived from? 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 open bank revolving
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher credit lines on their bank revolving accounts have fewer insurance
	losses.
	What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
3043	Average Credit Line on Bank Revolving Accounts is \$3,621 to \$4,833
	Average Credit Line of \$7,501 or More is Better
	What information is this message derived from? 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 open bank revolving
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher credit lines on their bank revolving accounts have fewer insurance losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
3044	Average Credit Line on Bank Revolving Accounts is \$4,834 to \$6,980
	Average Credit Line of \$7,501 or More is Better
	What information is this message derived from? 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 open bank revolving
	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.
	How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher credit lines on their bank revolving accounts have fewer insurance
	losses.
	What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
3045	Average Credit Line on Bank Revolving Accounts is \$6,980 to \$7,500
	Average Credit Line of \$7,501 or More is Better
	What information is this message derived from? 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 open bank revolving
	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.
	How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher credit lines on their bank revolving accounts have fewer insurance
	losses.
	What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
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3046	# of Open Bank Revolving Accts with Balance to Credit Line >=75% is 1
	Zero Open Bank Revolving Accts w/Balance to Credit Line >=75% is Better
	1. What information is this message derived from? The score considers the number of
	bank revolving accounts that have a balance to credit limit ratio of 75% or more. This is
	calculated by dividing the balance by the credit limit for these accounts. A bank revolving
	account is one such as a Visa or MasterCard type of account. Accounts that have been
	reported as closed are not included in this calculation.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have high utilization on their bank card accounts have more insurance
	losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and pay
	more than the minimum amount owed 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.
3047	
3047	# of Open Bank Revolving Accts with Balance to Credit Line >=75% is 2 or More
	Zero Open Bank Revolving Accts w/Balance to Credit Line >=75% is Better
	1. What information is this message derived from? The score considers the number of
	bank revolving accounts that have a balance to credit limit ratio of 75% or more. This is
	calculated by dividing the balance by the credit limit for these accounts. A bank revolving
	account is one such as a Visa or MasterCard type of account. Accounts that have been
	reported as closed are not included in this calculation.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have high utilization on their bank card accounts have more insurance
	losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and pay
	more than the minimum amount owed 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.
3048	Open Bk Rev Acct Crdt Lmit to Ttl Crdt Lmit for Opn Accts is less than 10.93%
	A Ratio of 95.38% and Higher is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that have more of their total available credit line on bank revolving accounts
	experience fewer insurance losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
3049	Opn Bk Rev Acct Crdt Lmit to Ttl Crdt Lmit for Opn Accts is 10.94% to 23.39%
	A Ratio of 95.38% and Higher is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that have more of their total available credit line on bank revolving
	accounts experience fewer insurance losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
	ade voul credit card issuel may consider raising voul credit inte



3050	Opn Bk Rev Acct Crdt Lmit to Ttl Crdt Lmit for Opn Accts is 23.40% to 29.72%
3030	A Ratio of 95.38% and Higher is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that have more of their total available credit line on bank revolving accounts
	experience fewer insurance losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
3051	Opn Bk Rev Acct Crdt Lmit to Ttl Crdt Lmit for Opn Accts is 29.73% to 48.04%
	A Ratio of 95.38% and Higher is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that have more of their total available credit line on bank revolving
	accounts experience fewer insurance losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
2050	age your credit card issuer may consider raising your credit line.
3052	Opn Bk Rev Acct Crdt Lmit to Ttl Crdt Lmit for Opn Accts is 48.05% to 95.37%
	A Ratio of 95.38% and Higher is Better  1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that have more of their total available credit line on bank revolving
	accounts experience fewer insurance losses.
	3. What can I do to improve this aspect of my score? As your bank revolving accounts
	age your credit card issuer may consider raising your credit line.
3053	# of Bank Revolving Accts Currently or in Past Rprtd as Bad Debt is 1 or More
	Zero Bank Revolving Bad Debt Accounts is Better
	What information is this message derived from? The score considers bank revolving
	accounts that have ever been reported as seriously delinquent. This includes charge
	offs, accounts included in bankruptcy and accounts included in collection. A bank
	revolving account is one such as a Visa or MasterCard type of account.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with bank revolving accounts that have become seriously delinquent have
	more insurance losses.
	3. What can I do to improve this aspect of my score? Once an account has been
	reported delinquent it will stay on your credit report for seven years.



3054	Number of Collection Agency Filings is 1
3054	Number of Collection Agency Filings is 1
	Zero Collection Agency Filings is Better  1. What information is this massage derived from? Number of items with collection
	<ol> <li>What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.</li> </ol>
	<ol><li>How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li></ol>
	3. What can I do to improve this aspect of my score? Once the collection item has been
	reported on your credit file your score will be impacted by this factor. Collections stay on
2055	your credit report for seven years.
3055	Number of Collection Agency Filings is 2 to 3
	Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection
	agencies on your credit file. These usually appear in the public record section.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers with collection items have more insurance losses.
	3. What can I do to improve this aspect of my score? Once the collection item has been
	reported on your credit file your score will be impacted by this factor. Collections stay on
	your credit report for seven years.
3056	Number of Collection Agency Filings is 4 to 5
3030	Fewer Collection Agency Filings is Better
	What information is this message derived from? Number of items with collection
	agencies on your credit file. These usually appear in the public record section.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers with collection items have more insurance losses.
	What can I do to improve this aspect of my score? Once the collection item has been
	reported on your credit file your score will be impacted by this factor. Collections stay on
	your credit report for seven years.
3057	
3057	Number of Collection Agency Filings is 6 to 8
3057	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better
3057	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection
3057	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.
3057	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection
3057	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows
3057	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.
3057	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been
3057	Number of Collection Agency Filings is 6 to 8  Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on
	Number of Collection Agency Filings is 6 to 8  Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
	Number of Collection Agency Filings is 6 to 8  Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11  Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection
	Number of Collection Agency Filings is 6 to 8  Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11  Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.
	Number of Collection Agency Filings is 6 to 8  Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11  Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that
	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.
	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been
	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on
3058	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 12 or More
3058	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 12 or More Fewer Collection Agency Filings is Better
3058	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 12 or More Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection
3058	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 12 or More Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.
3058	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 12 or More Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that
3058	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 12 or More Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.
3058	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 12 or More Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been
3058	Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.  3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.  Number of Collection Agency Filings is 12 or More Fewer Collection Agency Filings is Better  1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.



3060	Time Since Oldest Account Opening on File is 17 Months or Less
	118 to 175 Months Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Be cautious about opening new
	accounts. Over time, as your average account age increases, your score will improve.
3061	Time Since Oldest Account Opening on File is 18 to 25 Months
	118 to 175 Months Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Be cautious about opening new
	accounts. Over time, as your average account age increases, your score will improve.
3062	Time Since Oldest Account Opening on File is 26 to 34 Months
	118 to 175 Months Since Oldest Account Opening is Better
	1. What information is this message derived from? 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.
	2. How does this affect my incurance risk seere? Incurance industry receases above that
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Be cautious about opening new
	accounts. Over time, as your average account age increases, your score will improve.
3063	Time Since Oldest Account Opening on File is 35 to 42 Months
	118 to 175 Months Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Be cautious about opening new
	accounts. Over time, as your average account age increases, your score will improve.
3064	Time Since Oldest Account Opening on File is 43 to 64 Months
	118 to 175 Months Since Oldest Account Opening is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	What can I do to improve this aspect of my score? Be cautious about opening new
	accounts. Over time, as your average account age increases, your score will improve.
	accounts. Over time, ac your average account ago mercaces, your score will improve.



3065	Time Since Oldest Account Opening on File is 65 to 117 Months 118 to 175 Months Since Oldest Account Opening is Better 1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? 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. 3. What can I do to improve this aspect of my score? Be cautious about opening new accounts. Over time, as your average account age increases, your score will improve.
3066	Time Since Oldest Account Opening on File is 176 to 220 Months 118 to 175 Months Since Oldest Account Opening is Better 1. What information is this message derived from? 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. 2. How does this affect my insurance risk score? 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. 3. What can I do to improve this aspect of my score? 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 closed your oldest accounts. Over time, your score will improve.
3067	Time Since Oldest Account Opening on File is 221 to 245 Months  118 to 175 Months Since Oldest Account Opening is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? 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.  3. What can I do to improve this aspect of my score? 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 closed your oldest accounts. Over time, your score will improve.
3068	Time Since Oldest Account Opening on File is 246 to 274 Months 175 Months or Less Since Oldest Account Opening is Better 1. What information is this message derived from? 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. 2. How does this affect my insurance risk score? 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. 3. What can I do to improve this aspect of my score? 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 closed your oldest accounts. Over time, your score will improve.



3069	Time Since Oldest Account Opening on File is 275 Months or More
	118 to 175 Months Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? 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 closed your oldest accounts. Over time, your score will improve.
3070	Total Langth of Time Department Stare Associate in File is 20 Months or Less
30/0	Total Length of Time Department Store Accounts in File is 38 Months or Less Having no Department Store Accounts is Better
	What information is this message derived from? 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.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a long established account history with department stores have
	more insurance losses.
	3. What can I do to improve this aspect of my score? This component of your score may
	improve when the account is purged from your credit report.
3071	Total Length of Time Department Store Accounts in File is 39 to 236 Months
	Having no Department Store Accounts is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a long established account history with department stores have
	more insurance losses.
	3. What can I do to improve this aspect of my score? This component of your score may
	improve when the account is purged from your credit report.
3072	Total Length of Time Department Store Accounts in File is 237 to 442 Months
	Having no Department Store Accounts is Better
	What information is this message derived from? Using the date opened on accounts identified as department stores. These are primarily major department stores such as
	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.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a long established account history with department stores have
	more insurance losses.
	3. What can I do to improve this aspect of my score? This component of your score may
	improve when the account is purged from your credit report.
	improve when the account is purged from your credit report.



3073	
00.0	Total Length of Time Department Store Accounts in File is 443 to 567 Months
	Having no Department Store Accounts is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a long established account history with department stores have
	more insurance losses.
	3. What can I do to improve this aspect of my score? This component of your score may
	improve when the account is purged from your credit report.
3074	Total Length of Time Department Store Accounts in File is 568 Months or More
	Having no Department Store Accounts is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have a long established account history with department stores have
	more insurance losses.
	3. What can I do to improve this aspect of my score? This component of your score may
	improve when the account is purged from your credit report.
3075	Total Length of Time Department Store Accounts in File is Less Than a Month
	Having no Department Store Accounts is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have account history with department stores have more insurance losses.
3076	
3070	l e e e e e e e e e e e e e e e e e e e
	,
	more insurance losses.
	3. What can I do to improve this aspect of my score? This component of your score may
3076	



2077	
3077	Total Length of Time Department Store Accounts in File is 129 to 207 Months
	Having no Department Store Accounts is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a long established account history with department stores have
	more insurance losses.
	3. What can I do to improve this aspect of my score? This component of your score may
	improve when the account is purged from your credit report.
3078	Total Length of Time Department Store Accounts in File is 208 to 227 Months
	Having no Department Store Accounts is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a long established account history with department stores have
	more insurance losses.
	3. What can I do to improve this aspect of my score? This component of your score may
	improve when the account is purged from your credit report.
3079	Total Length of Time Department Store Accounts in File is 228 to 349 Months
	Having no Department Store Accounts is Better
	What information is this message derived from? 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.
	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows
	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have
	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.
	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.  3. What can I do to improve this aspect of my score? This component of your score may
2090	<ul><li>closed) is included.</li><li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</li><li>3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.</li></ul>
3080	<ul> <li>closed) is included.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</li> <li>3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.</li> <li>Total Length of Time Department Store Accounts in File is 350 to 488 Months</li> </ul>
3080	<ul> <li>closed) is included.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</li> <li>3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.</li> <li>Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better</li> </ul>
3080	<ul> <li>closed) is included.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.</li> <li>3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.</li> <li>Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better</li> <li>1. What information is this message derived from? Using the date opened on accounts</li> </ul>
3080	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.  3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.  Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better  1. What information is this message derived from? Using the date opened on accounts identified as department stores. These are primarily major department stores such as
3080	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.  3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.  Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better  1. What information is this message derived from? 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
3080	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.  3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.  Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better  1. What information is this message derived from? 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
3080	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.  3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.  Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better  1. What information is this message derived from? 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.
3080	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.  3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.  Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? Insurance industry research shows
3080	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.  3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.  Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have
3080	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.  3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.  Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.
3080	closed) is included.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have more insurance losses.  3. What can I do to improve this aspect of my score? This component of your score may improve when the account is purged from your credit report.  Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a long established account history with department stores have



3081	Total Length of Time Department Store Accounts in File is 489 Months or More
3001	Having no Department Store Accounts is Better
	What information is this message derived from? 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.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a long established account history with department stores have
	more insurance losses.
	What can I do to improve this aspect of my score? This component of your score may
	improve when the account is purged from your credit report.
3082	
3062	# of Open Department Store Accounts is 2 1 or 0 Open Department Store Accounts is Better
	·
	What information is this message derived from? The score considers the number of appropriate department store appropriate. Department store appropriate to the consideration of the construction of the c
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who utilize department store accounts to purchase merchandise have more
	insurance losses.
	3. What can I do to improve this aspect of my score? Consider using fewer sources of
3083	credit to make purchases.
3063	# of Open Department Store Accounts is 3
	1 or 0 Open Department Store Accounts is Better  1. What information is this massage derived from 2. The score considers the number of
	<ol> <li>What information is this message derived from? The score considers the number of open/active department store accounts. Department store accounts refer to JCPenney,</li> </ol>
	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.
	How does this affect my insurance risk score? Insurance industry research shows that
	consumers who utilize department store accounts to purchase merchandise have more
	insurance losses.
	What can I do to improve this aspect of my score? Consider using fewer sources of
	credit to make purchases.
3084	# of Open Department Store Accounts is 4 or More
	1 or 0 Open Department Store Accounts is Better
	What information is this message derived from? The score considers the number of
	open/active department store accounts. Department store accounts refer to JCPenney,
	Bloomingdale's, Macy's, etc. A revolving type department store account is considered
	open if it has been reported (even with no activity) in the last 12 months and not reported
	as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who utilize department store accounts to purchase merchandise have more
	insurance losses.
	What can I do to improve this aspect of my score? Consider using fewer sources of
	credit to make purchases.



3085	Total Amount of Balances on Open Sales Finance Accounts is \$619 - \$1,471
	Having a Total Balance Amount of \$618 or Less is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher balance amounts owed on sales finance accounts experience
	more losses.
	3. What can I do to improve this aspect of my score? Pay your balances down as much
	as possible. As the balances go down the score will improve.
3086	Total Amount of Balances on Open Sales Finance Accounts is \$1,472 - \$13,863
	Having a Total Balance Amount of \$618 or Less is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher balance amounts owed on sales finance accounts experience
	more losses.
	3. What can I do to improve this aspect of my score? Pay your balances down as much
2007	as possible. As the balances go down the score will improve.
3087	Total Amount of Balances on Open Sales Finance Accounts is \$13,864 or More Having a Total Balance Amount of \$618 or Less is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with higher balance amounts owed on sales finance accounts experience
	more losses.
	3. What can I do to improve this aspect of my score? Pay your balances down as much
	as possible. As the balances go down the score will improve.
3088	Sales Finance Account(s) on File but None is Considered Open
	Zero Sales Finance Accounts is Better
	What information is this message derived from? The score considers whether you
	have sales finance accounts that are considered open/active. A sales finance account is
	usually associated with high-ticket retail items such as furniture, stereo, piano, etc. A
	sales finance account is considered open if it has been reported in the last 12 months and
	has not been reported as closed. Installment type accounts must have a balance greater
	than \$0 to be considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with sales finance accounts that are considered active have more insurance
	losses.
	3. What can I do to improve this aspect of my score? Consider using fewer sources of
	credit to make purchases. Once the account is no longer considered open/active this
	component of your score will improve.



3089	Number of Open Sales Finance Accounts is 1
	Zero Sales Finance Accounts is Better
	1. What information is this message derived from? The score considers whether you
	have sales finance accounts that are considered open/active. A sales finance account is
	usually associated with high-ticket retail items such as furniture, stereo, piano, etc. A
	sales finance account is considered open if it has been reported in the last 12 months and
	has not been reported as closed. Installment type accounts must have a balance greater
	than \$0 to be considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with sales finance accounts that are considered active have more insurance
	losses.
	3. What can I do to improve this aspect of my score? Consider using fewer sources of
	credit to make purchases. Once the account is no longer considered open/active this
	component of your score will improve.
3090	Number of Open Sales Finance Accounts is 2 or more
3030	Zero Sales Finance Accounts is Better
	What information is this message derived from? The score considers whether you
	have sales finance accounts that are considered open/active. A sales finance account is
	usually associated with high-ticket retail items such as furniture, stereo, piano, etc. A
	sales finance account is considered open if it has been reported in the last 12 months and
	has not been reported as closed. Installment type accounts must have a balance greater
	than \$0 to be considered open.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers with sales finance accounts that are considered active have more
	insurance losses.
	3. What can I do to improve this aspect of my score? Consider using fewer sources of
	credit to make purchases. Once the account is no longer considered open/active this
	component of your score will improve.
3091	# of Sales Finance Accounts Established is 1
	Zero Sales Finance Accounts is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open sales finance accounts experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once the account has been purged
	from your credit report the score will improve based on this factor.
3092	# of Sales Finance Accounts Established is 2
	Zero Sales Finance Accounts is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open sales finance accounts experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once the accounts have been
	purged from your credit report the score will improve based on this factor.
3093	# of Sales Finance Accounts Established is 3
	Zero Sales Finance Accounts is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open sales finance accounts experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once the accounts have been



222:	I # 40 L Et A E E
3094	# of Sales Finance Accounts Established is 4 or More
	Zero Sales Finance Accounts is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open sales finance accounts experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once the accounts have been
	purged from your credit report the score will improve based on this factor.
3095	Time Since Most Recent Consumer Initiated Inquiry is 0 Months
	No Consumer Initiated Inquiries is Better
	1. What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing
	relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? 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.
3096	Time Since Most Recent Consumer Initiated Inquiry is 1 to 4 Months
3030	No Consumer Initiated Inquiries is Better
	What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing
	relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? Inquiries made by creditors that
	are initiated by you will remain on your credit report for 2 years. To improve this aspect of
2007	your score, apply for credit only when needed.
3097	Time Since Most Recent Consumer Initiated Inquiry is 5 to 11 Months
	No Consumer Initiated Inquiries is Better  1. What information is this massage derived from? The score considers how long it has
	What information is this message derived from? The score considers how long it has  hear since the last gradit inquiry. These are inquiring initiated when you are actively.
	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
I	insurance companies are not considered.  2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	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
	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.
	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.  3. What can I do to improve this aspect of my score? Inquiries made by creditors that
	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.



3098	Time Since Most Recent Consumer Initiated Inquiry is 12 to 15 Months
	No Consumer Initiated Inquiries is Better  1. What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing
	relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	How does this affect my insurance risk score? Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? 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.
3099	Time Since Most Recent Consumer Initiated Inquiry is 16 Months or More  No Consumer Initiated Inquiries is Better
	What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing
	relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.  2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? Inquiries made by creditors that
	are initiated by you will remain on your credit report for 2 years. To improve this aspect of
3100	your score, apply for credit only when needed.  Time Since Most Recent Consumer Initiated Inquiry is 0 Months
3100	No Consumer Initiated Inquiries is Better
	1. What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? 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.
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3101	Time Since Most Recent Consumer Initiated Inquiry is 1 Month
	No Consumer Initiated Inquiries is Better
	1. What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing
	relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? Inquiries made by creditors that
	are initiated by you will remain on your credit report for 2 years. To improve this aspect of
3102	your score, apply for credit only when needed.
3102	Time Since Most Recent Consumer Initiated Inquiry is 2 Months  No Consumer Initiated Inquiries is Better
	What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing
	relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? 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.
3103	Time Since Most Recent Consumer Initiated Inquiry is 3 Months
	No Consumer Initiated Inquiries is Better
	1. What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	What can I do to improve this aspect of my score? 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.
	jour secre, apply for steak only when headed.



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3104	Time Since Most Recent Consumer Initiated Inquiry is 4 to 10 Months
	No Consumer Initiated Inquiries is Better
	1. What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing
	relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? 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.
3105	Time Since Most Recent Consumer Initiated Inquiry is 11 to 12 Months
	No Consumer Initiated Inquiries is Better
	What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing
	relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? 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.
3106	Time Since Most Recent Consumer Initiated Inquiry is 13 Months or More
	No Consumer Initiated Inquiries is Better
	1. What information is this message derived from? The score considers how long it has
	been since the last credit inquiry. These are inquiries initiated when you are actively
	seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited
	promotional mailing or an account review (by a creditor with whom you have an existing
	relationship) are not considered when calculating your insurance score. Inquiries from
	insurance companies are not considered.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers that are looking to obtain new credit accounts have more insurance
	losses. While not all inquiries made by creditors that are initiated by you result in an
	account opening, it is an indication of a possible increase in credit obligations.
	3. What can I do to improve this aspect of my score? 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.



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3107	# of Inquiries Initiated by Consumer is 1 Zero Inquiries Initiated by Consumer is Better
	What information is this message derived from? These are inquiries initiated when you
	are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of
	an unsolicited promotional mailing or 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who are looking to obtain new credit accounts have more insurance losses.
	While not all inquiries 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.
	3. What can I do to improve this aspect of my score? Inquiries made by creditors that
	are initiated by you will remain on your credit report for 2 years. To improve this aspect of
3108	your score, apply for credit only when needed. # of Inquiries Initiated by Consumer is 2
3100	Zero Inquiries Initiated by Consumer is Better
	What information is this message derived from? These are inquiries initiated when you
	are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of
	anunsolicited promotional mailing or 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who are looking to obtain new credit accounts have more insurance losses.
	While not all inquiries 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.  3. What can I do to improve this aspect of my score? 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.
3109	# of Inquiries Initiated by Consumer is 3
	Zero Inquiries Initiated by Consumer is Better
	1. What information is this message derived from? These are inquiries initiated when you
	are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of
	an unsolicited promotional mailing or 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.
	<ol><li>How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses.</li></ol>
	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.
	3. What can I do to improve this aspect of my score? 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.



Zero Inquiries Initiated by Consumer is Better  1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditiors 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.  3. What can I do to improve this aspect of my score? 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.  3111  # of Inquiries Initiated by Consumer is 8 teter  1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are		
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.  3. What can I do to improve this aspect of my score? 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.  # of Inquiries Initiated by Consumer is 5 to 6  Zero Inquiries Initiated by Consumer is 5 to 6  Zero Inquiries Initiated by Consumer is 5 to 6  Zero Inquiries Initiated by Consumer is 5 to 6  Zero Inquiries promotional mailing or 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries 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.  3. What can I do to improve this aspect of my score? 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.  # of Inquiries Initiated by Consumer is 7 or More  Zero Inquiries Initiated by Consumer is 7 or More  Zero Inquiries Initiated by Consumer is 7 or More  Zero Inquiries Initiated by Consumer is 8 etter  1. What information is this message derived from? These are inquiries initiated when you are activ	3110	1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or 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.
# of Inquiries Initiated by Consumer is 5 to 6 Zero Inquiries Initiated by Consumer is Better  1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries 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.  3. What can I do to improve this aspect of my score? 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.  # of Inquiries Initiated by Consumer is 7 or More Zero Inquiries Initiated by Consumer is 8 tetter  1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new cre		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.  3. What can I do to improve this aspect of my score? Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years. To improve this aspect of
Zero Inquiries Initiated by Consumer is Better  1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries 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.  3. What can I do to improve this aspect of my score? 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.  3112  # of Inquiries Initiated by Consumer is 7 or More Zero Inquiries Initiated by Consumer is Better  1. What information is this message derived from? These are inquiries as a result of an unsolicited promotional mailing or 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries made by creditors that are initiated by you result in an account opening,		
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3113	# of Inquiries Initiated by Consumer is 4 to 6
	Zero Inquiries Initiated by Consumer is Better
	1. What information is this message derived from? These are inquiries initiated when you
	are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of
	an unsolicited promotional mailing or 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.
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	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.
	3. What can I do to improve this aspect of my score? 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.
3114	# of Inquiries Initiated by Consumer is 7 to 13
3114	# of Inquiries Initiated by Consumer is 7 to 13 Zero Inquiries Initiated by Consumer is Better
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3114	# of Inquiries Initiated by Consumer is 7 to 13 Zero Inquiries Initiated by Consumer is Better  1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating
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3114	# of Inquiries Initiated by Consumer is 7 to 13  Zero Inquiries Initiated by Consumer is Better  1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or 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.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries 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.



0445	Haffanisia laktatad ku Osasus sa ta 44 sa 84 sa
3115	# of Inquiries Initiated by Consumer is 14 or More
	Zero Inquiries Initiated by Consumer is Better
	1. What information is this message derived from? These are inquiries initiated when you
	are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of
	an unsolicited promotional mailing or 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who are looking to obtain new credit accounts have more insurance losses.
	While not all inquiries 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.
	3. What can I do to improve this aspect of my score? 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.
3116	% of Open Auto Financing Accts to Total Open Accounts is 0.01% to 25.00%
	0% Open Auto Financing Accounts to Total Open Accounts is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with outstanding loans experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once your auto finance accounts
2447	have been paid in full your score will improve based on this factor.
3117	% of Open Auto Financing Accts to Total Open Accounts is 25.01% or More 0% Open Auto Financing Accounts to Total Open Accounts is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with outstanding loans experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once your auto finance accounts
	have been paid in full your score will improve based on this factor.
3118	% of Open Credit Union, S&L, Mortg Accts to Total Opn Accts is 10.00% or Less
	14.30% or More of Opn Crdt Union,S&L,Mort Act to Ttl Opn Accts is Better
	What information is this message derived from? Of all the accounts that are
	considered open, the percent of those accounts that are open credit union, savings &
	loan, or mortgage accounts. An account is considered open if it has been reported in the
	last 12 months and has not been reported as closed. Installment type accounts must
	have a balance to be considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a higher proportion of their active accounts with a credit union,
	savings and loan or mortgage experience fewer insurance losses.
	3. What can I do to improve my score? If you have only a few accounts, keeping them
	active and making payments on time shows that you use your credit responsibly.



0440	
3119	% of Open Credit Union, S&L, Mortg Accts to Total Opn Accts is 10.01% - 11.11%
	14.30% or More of Opn Crdt Union,S&L,Mort Act to Ttl Opn Accts is Better
	What information is this message derived from? Of all the accounts that are
	considered open, the percent of those accounts that are open credit union, savings &
	loan, or mortgage accounts. An account is considered open if it has been reported in the
	last 12 months and has not been reported as closed. Installment type accounts must
	have a balance to be considered open.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a higher proportion of their active accounts with a credit union,
	savings and loan or mortgage experience fewer insurance losses.
	3. What can I do to improve my score? If you have only a few accounts, keeping them
	active and making payments on time shows that you use your credit responsibly.
3120	% of Open Credit Union, S&L, Mortg Accts to Total Opn Accts is 11.12% to 14.29%
	14.30% or More of Opn Crdt Union,S&L,Mort Act to Ttl Opn Accts is Better
	<ol> <li>What information is this message derived from? Of all the accounts that are</li> </ol>
	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.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have a higher proportion of their active accounts with a credit union,
	savings and loan or mortgage experience fewer insurance losses.
	3. What can I do to improve my score? If you have only a few accounts, keeping them
	active and making payments on time shows that you use your credit responsibly.
3121	Number of Open Retail Accounts is 4 or More
	3 or Less Open Retail Accounts is Better
	1. What information is this message derived from? The score considers the number of
	open/active retail revolving or installment accounts. Retail accounts refer to 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.
	2. How does this affect my insurance score? Insurance industry research shows that
	consumers who utilize retail accounts to purchase merchandise have more insurance
	losses.
	3. How can I improve this aspect of my score? Consider using fewer sources of credit to
	make purchases.
3122	Time Since Most Recent Derogatory Public Record is 7 Months or Less
3122	Having no Derogatory Public Record is Better
	What information is this message derived from? The score considers how long ago a
	9
	derogatory public record event occurred. Derogatory public records include bankruptcies
	(date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with adverse public records have more insurance losses.
	3. What can I do to improve this aspect of my score? As these items age, the impact on
	the score decreases. The amount associated with these items, regardless of whether or
	not you are paying 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 ten years.
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3123	Time Since Most Recent Derogatory Public Record is 8 Months Having no Derogatory Public Record is Better  1. What information is this message derived from? 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).  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 ten years.
3124	Time Since Most Recent Derogatory Public Record is 9 to 12 Months Having no Derogatory Public Record is Better  1. What information is this message derived from? 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).  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 ten years.
3125	Time Since Most Recent Derogatory Public Record is 13 to 25 Months Having no Derogatory Public Record is Better  1. What information is this message derived from? 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).  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 ten years.
3126	Time Since Most Recent Derogatory Public Record is 26 to 27 Months Having no Derogatory Public Record is Better  1. What information is this message derived from? 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).  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.



3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 ten years.



3127	Time Since Most Recent Derogatory Public Record is 28 to 35 Months Having no Derogatory Public Record is Better  1. What information is this message derived from? 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).  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 ten years.
3128	Time Since Most Recent Derogatory Public Record is 36 Months or More Having no Derogatory Public Record is Better  1. What information is this message derived from? 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).  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 ten years.
3129	Time Since Most Recent Account Opened is 0 Months 119 Months or More Since Most Recent Account Opened is Better 1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3130	Time Since Most Recent Account Opened is 1 to 3 Months 119 Months or More Since Most Recent Account Opened is Better 1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.



3131	Time Since Most Recent Account Opened is 4 to 6 Months 119 Months or More Since Most Recent Account Opened is Better 1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3132	Time Since Most Recent Account Opened is 7 to 14 Months
	119 Months or More Since Most Recent Account Opened is Better <ol> <li>What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened.</li> </ol>
	2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.
	3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3133	Time Since Most Recent Account Opened is 15 Months  119 Months or More Since Most Recent Account Opened is Better  1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.  3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3134	Time Since Most Recent Account Opened is 16 to 26 Months 119 Months or More Since Most Recent Account Opened is Better 1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your
	score, consider keeping your oldest accounts active and only open new accounts when needed.



3135	Time Since Most Recent Account Opened is 27 to 30 Months 119 Months or More Since Most Recent Account Opened is Better 1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3136	Time Since Most Recent Account Opened is 31 to 118 Months 119 Months or More Since Most Recent Account Opened is Better 1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3137	# of Accounts that are Open is 6 5 or Less Open Accounts is Better 1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts 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. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses. 3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.
3138	# of Accounts that are Open is 7 to 8 5 or Less Open Accounts is Better 1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts 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. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses. 3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.



3139	# of Accounts that are Open is 9
	5 or Less Open Accounts is Better
	What information is this message derived from? The score considers the number of
	accounts that are open/active. An account is considered open if it has been reported in
	the past 12 months and has not been reported as closed. Revolving accounts 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.  2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who maintain open/active accounts experience fewer insurance losses.
	What can I do to improve this aspect of my score? Consider keeping some of your
	accounts active, especially the account that you have had the longest. Managing your
	credit obligations in a responsible manner indicates that you are a lower risk.
24.40	,
3140	# of Accounts that are Open is 10 to 11 5 or Less Open Accounts is Better
	What information is this message derived from? The score considers the number of
	accounts that are open/active. An account is considered open if it has been reported in
	the past 12 months and has not been reported as closed. Revolving accounts 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.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who maintain open/active accounts experience fewer insurance losses.
	3. What can I do to improve this aspect of my score? Consider keeping some of your
	accounts active, especially the account that you have had the longest. Managing your
	credit obligations in a responsible manner indicates that you are a lower risk.
3141	# of Accounts that are Open is 12 to 15
	5 or Less Open Accounts is Better
	What information is this message derived from? The score considers the number of
	accounts that are open/active. An account is considered open if it has been reported in
	the past 12 months and has not been reported as closed. Revolving accounts 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.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers who maintain open/active accounts experience fewer insurance losses.
	3. What can I do to improve this aspect of my score? Consider keeping some of your
	accounts active, especially the account that you have had the longest. Managing your
	credit obligations in a responsible manner indicates that you are a lower risk.
3142	# of Accounts that are Open is 16 or More
	5 or Less Open Accounts is Better
	What information is this message derived from? The score considers the number of
	accounts that are open/active. An account is considered open if it has been reported in
	the past 12 months and has not been reported as closed. Revolving accounts 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.
	<ol><li>How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</li></ol>
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	3. What can I do to improve this aspect of my score? Consider keeping some of your
	accounts active, especially the account that you have had the longest. Managing your
	credit obligations in a responsible manner indicates that you are a lower risk.



3143	Number of accounts Opened in the Last 12 Months is 1
	Zero Accounts Opened in the Last 12 Months is Better
	1. What information is this message derived from? The numbers of accounts with a date
	opened in the last 12 months.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve
	as the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.
3144	Number of accounts Opened in the Last 12 Months is 2 to 3
	Zero Accounts Opened in the Last 12 Months is Better
	What information is this message derived from? The numbers of accounts with a
	date opened in the last 12 months.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve
	as the credit history ages and you demonstrate that you manage your accounts
2445	satisfactorily. Open new accounts only when needed.
3145	Number of accounts Opened in the Last 12 Months is 4 to 5
	Zero Accounts Opened in the Last 12 Months is Better
	What information is this message derived from? The numbers of accounts with a date      The numbers of accounts wi
	opened in the last 12 months.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have recently increased their credit obligations experience more insurance losses.
	What can I do to improve this aspect of my score? 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.
3146	Number of accounts Opened in the Last 12 Months is 6 to 7
0140	Zero Accounts Opened in the Last 12 Months is Better
	What information is this message derived from? The numbers of accounts with a date
	opened in the last 12 months.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve
	as the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.
3147	Number of accounts Opened in the Last 12 Months is 8 or More
	Zero Accounts Opened in the Last 12 Months is Better
	1. What information is this message derived from? The numbers of accounts with a date
	opened in the last 12 months.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve
	as the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.



3148	Number of Open Accounts with Balance to Credit Line 75% or More is 1
	Zero Accounts with Balance to Credit Line 75% or More is Better
	1. What information is this message derived from? The score considers the number of
	accounts where the amount owed is high compared to the loan amount or the credit limit.
	The account is counted if the balance amount is 75% or greater than the credit limit.
	O How does this offeet my incurrence cours? Incurrence industry, recover above
	<ol><li>How does this affect my insurance score? Insurance industry research shows individuals with accounts that have a high utilization experience more insurance losses.</li></ol>
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	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.
	3. How can I improve this aspect of my score? 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.
3149	Number of Open Accounts with Balance to Credit Line 75% or More is 2
0.43	Zero Accounts with Balance to Credit Line 75% or More is Better
	What information is this message derived from? The score considers the number of
	accounts where the amount owed is high compared to the loan amount or the credit limit.
	The account is counted if the balance amount is 75% or greater than the credit limit.
	g
	2. How does this affect my insurance score? Insurance industry research shows
	individuals with accounts that have a high utilization experience more insurance losses.
	Accounts considered include credit cards as well as installment loans. However, this does
	not include mortgage accounts or installment accounts with a credit limit of \$50,000 or
	greater.
	3. How can I improve this aspect of my score? 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.
3150	Number of Open Accounts with Balance to Credit Line 75% or More is 3
	Zero Accounts with Balance to Credit Line 75% or More is Better
	What information is this message derived from? The score considers the number of
	accounts where the amount owed is high compared to the loan amount or the credit limit.
	The account is counted if the balance amount is 75% or greater than the credit limit.
	2. How do so this offeet my incurence coore? Incurence industry, received at the
	2. How does this affect my insurance score? Insurance industry research shows
	individuals with accounts that have a high utilization experience more insurance losses.
	Accounts considered include credit cards as well as installment loans. However, this does
	not include mortgage accounts or installment accounts with a credit limit of \$50,000 or
	greater.  3. How can I improve this aspect of my score? 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.
	accounts with a high utilization is decreased.



3151	Number of Open Accounts with Balance to Credit Line 75% or More is 4 to 5
	Zero Accounts with Balance to Credit Line 75% or More is Better
	1. What information is this message derived from? The score considers the number of
	accounts where the amount owed is high compared to the loan amount or the credit limit.  The account is counted if the balance amount is 75% or greater than the credit limit.
	The account is counted if the balance amount is 75% of greater than the credit limit.
	2. How does this affect my insurance score? Insurance industry research shows
	individuals with accounts that have a high utilization experience more insurance losses.
	Accounts considered include credit cards as well as installment loans. However, this does
	not include mortgage accounts or installment accounts with a credit limit of \$50,000 or
	greater.
	3. How can I improve this aspect of my score? 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
0450	accounts with a high utilization is decreased.
3152	Number of Open Accounts with Balance to Credit Line 75% or More is 6 or More Zero Accounts with Balance to Credit Line 75% or More is Better
	What information is this message derived from? The score considers the number of
	accounts where the amount owed is high compared to the loan amount or the credit limit.
	The account is counted if the balance amount is 75% or greater than the credit limit.
	The decount to countries in the ballation affective to 70% of groater than the create limit.
	2. How does this affect my insurance score? Insurance industry research shows
	individuals with accounts that have a high utilization experience more insurance losses.
	Accounts considered include credit cards as well as installment loans. However, this does
	not include mortgage accounts or installment accounts with a credit limit of \$50,000 or
	greater.
	3. How can I improve this aspect of my score? 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
3153	accounts with a high utilization is decreased.  # of Accounts with 30 Day or Worse Late Delinquent in Last 24 Months is 1
3133	Zero Accounts 30 Days or Worse Late Delinquent in Last 24 Months is 1
	What information is this message derived from? Accounts that have been reported by
	the credit grantor as 30 days past due or worse in the last 24 months.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have 30 day or worse late delinquencies reported on their accounts have
	more insurance losses. Even mild delinquencies can affect your score.
	3. What can I do to improve this aspect of my score? Avoid letting accounts get to a
	delinquent status. After 24 months the score may improve if you have consistently paid
	your accounts on time during that timeframe. Pay any accounts that are past due as soon
	as possible to avoid the delinquency from becoming more serious.



3154	# of Accounts with 30 Day or Worse Late Delinquent in Last 24 Months is 2
	Zero Accounts 30 Days or Worse Delinquent in the Last 24 Months is Better
	1. What information is this message derived from? Accounts that have been reported by
	the credit grantor as 30 days past due or worse in the last 24 months.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have 30 day or worse late delinquencies reported on their accounts
	have more insurance losses. Even mild delinquencies can affect your score.
	3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. After 24 months the score may improve if you have consistently paid
	your accounts on time during that timeframe. Pay any accounts that are past due as soon
	as possible to avoid the delinquency from becoming more serious.
3155	# of Accounts with 30 Day or Worse Late Delinquent in Last 24 Months is 3 or More
	Zero Accounts 30 Days or Worse Delinguent in the Last 24 Months is Better
	1. What information is this message derived from? Accounts that have been reported by
	the credit grantor as 30 days past due or worse in the last 24 months.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have 30 day or worse late delinquencies reported on their accounts have
	more insurance losses. Even mild delinquencies can affect your score.
	3. What can I do to improve this aspect of my score? Avoid letting accounts get to a
	delinquent status. After 24 months the score may improve if you have consistently paid
	your accounts on time during that timeframe. Pay any accounts that are past due as soon
0.450	as possible to avoid the delinquency from becoming more serious.
3156	# of Accounts Currently or in the Past 30 Days or Worse Delinquent is 1
	Zero Accounts Currently or in the Past 30 Days or Worse Delinquent is Better
	What information is this message derived from? The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to had debt.
	days or worse late payments. This also includes accounts that have gone to bad debt.  2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers with delinquent payment history have more insurance losses. Missed
	payments indicate that you have difficulty meeting your credit obligations.
	What can I do to improve this aspect of my score? Delinquent account activity will
	remain on your credit report for seven years. The insurance score may improve as you
	demonstrate your ability to manage your credit obligations in a satisfactory manner.
3157	# of Accounts Currently or in the Past 30 Days or Worse Delinquent is 2
	Zero Accounts Currently or in the Past 30 Days or Worse Delinquent is Better
	1. What information is this message derived from? The number of accounts with 30
	days or worse late payments. This also includes accounts that have gone to bad debt.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers with delinquent payment history have more insurance losses. Missed
	payments indicate that you have difficulty meeting your credit obligations.
	3. What can I do to improve this aspect of my score? Delinquent account activity will
	remain on your credit report for seven years. The insurance score may improve as you
0450	demonstrate your ability to manage your credit obligations in a satisfactory manner.
3158	# of Accounts Currently or in the Past 30 Days or Worse Delinquent is 3 to 5 Zero Accounts Currently or in the Past 30 Days or Worse Delinquent is Better
	What information is this message derived from? The number of accounts with 30
	days or worse late payments. This also includes accounts that have gone to bad debt.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers with delinquent payment history have more insurance losses. Missed
	payments indicate that you have difficulty meeting your credit obligations.
	3. What can I do to improve this aspect of my score? Delinquent account activity will
	remain on your credit report for seven years. The insurance score may improve as you
	demonstrate your ability to manage your credit obligations in a satisfactory manner.



3159	# of Accounts Currently or in the Past 30 Days or Worse Delinquent is 6 or More
	Zero Accounts Currently or in the Past 30 Days or Worse Delinquent is Better
	What information is this message derived from? The number of accounts with 30
	days or worse late payments. This also includes accounts that have gone to bad debt.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers with delinquent payment history have more insurance losses. Missed
	payments indicate that you have difficulty meeting your credit obligations.
	3. What can I do to improve this aspect of my score? Delinquent account activity will
	remain on your credit report for seven years. The insurance score may improve as you
2400	demonstrate your ability to manage your credit obligations in a satisfactory manner.
3160	Total Amount of Balances on Open Accounts is \$666 to \$1,682
	Less than \$666 in Total Balances on Open Accounts is Better
	What information is this message derived from? The sum of balances for all open
	accounts (excluding mortgages and disputed accounts). An account is considered open if
	it has been reported in the last 12 months and has not been reported as closed.
	Installment type accts must have balance greater than \$0 to be open. Mortgages are not
	included in the calculation.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have medium to high balances on their accounts experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and
	pay more than the minimum amount owed 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.
3161	Total Amount of Balances on Open Accounts is \$1,683 to \$4,709
	Less than \$666 in Total Balances on Open Accounts is Better
	1. What information is this message derived from? The sum of balances for all open
	accounts (excluding mortgages and disputed accounts). An account is considered open if
	it has been reported in the last 12 months and has not been reported as closed.
	Installment type accts must have balance greater than \$0 to be open. Mortgages are not
	included in the calculation.
	How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have medium to high balances on their accounts experience more
	insurance losses.
	What can I do to improve this aspect of my score? 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.
3162	
3102	Total Amount of Balances on Open Accounts is \$4,710 to \$5,500
	Less than \$666 in Total Balances on Open Accounts is Better
	1. What information is this message derived from? The sum of balances for all open
	accounts (excluding mortgages and disputed accounts). An account is considered open if
	it has been reported in the last 12 months and has not been reported as closed.
	Installment type accts must have balance greater than \$0 to be open. Mortgages are not
	included in the calculation.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have medium to high balances on their accounts experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and
	pay more than the minimum amount owed 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.



3163	Total Amount of Balances on Open Accounts is \$5,501 to \$13,104
	Less than \$666 in Total Balances on Open Accounts is Better
	1. What information is this message derived from? The sum of balances for all open
	accounts (excluding mortgages and disputed accounts). An account is considered open if
	it has been reported in the last 12 months and has not been reported as closed.
	Installment type accts must have balance greater than \$0 to be open. Mortgages are not
	included in the calculation.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have medium to high balances on their accounts experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and
	pay more than the minimum amount owed 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.
3164	Total Amount of Balances on Open Accounts is \$13,105 to \$17,404
	Less than \$666 in Total Balances on Open Accounts is Better
	1. What information is this message derived from? The sum of balances for all open
	accounts (excluding mortgages and disputed accounts). An account is considered open if
	it has been reported in the last 12 months and has not been reported as closed.
	Installment type accts must have balance greater than \$0 to be open. Mortgages are not
	included in the calculation.
	2. How does this affect my insurance risk score? Insurance industry research shows
	that consumers who have medium to high balances on their accounts experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and
	pay more than the minimum amount owed each month. This helps to bring the total
	amount owed down more quickly and reduces finance charges. The score will improve as
3165	the balance owed on accounts is decreased.
3100	Total Amount of Balances on Open Accounts is \$17,405 to \$47,855
	·
	Less than \$666 in Total Balances on Open Accounts is Better
	Less than \$666 in Total Balances on Open Accounts is Better  1. What information is this message derived from? The sum of balances for all open
	Less than \$666 in Total Balances on Open Accounts is Better  1. What information is this message derived from? The sum of balances for all open accounts (excluding mortgages and disputed accounts). An account is considered open if
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3167	Total Amount of Balances on Open Accounts is \$57,057 to \$63,836
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	accounts (excluding mortgages and disputed accounts). An account is considered open if
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	included in the calculation.
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	insurance losses.
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	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.
3168	Total Amount of Balances on Open Accounts is \$63,837 or More
	Less than \$666 in Total Balances on Open Accounts is Better
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	accounts (excluding mortgages and disputed accounts). An account is considered open if
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3176	<ul><li>175 Months or Less Since Oldest Account Opening is Better</li><li>1. What information is this message derived from? 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.</li><li>2. How does this affect my insurance risk score? Insurance industry research shows that</li></ul>
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3177	1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? 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.  3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.  Time Since Oldest Account Opening on File is 185 to 205 Months 175 Months or Less Since Oldest Account Opening is Better 1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? 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.  3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.
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3177	175 Months or Less Since Oldest Account Opening is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? 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.  3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.  Time Since Oldest Account Opening on File is 185 to 205 Months 175 Months or Less Since Oldest Account Opening is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? 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.  3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.  Time Since Oldest Account Opening on File is 206 to 217 Months 175 Months or Less Since Oldest Account Opening is Better
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3177	175 Months or Less Since Oldest Account Opening is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? 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.  3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.  Time Since Oldest Account Opening on File is 185 to 205 Months 175 Months or Less Since Oldest Account Opening is Better  1. What information is this message derived from? 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.  2. How does this affect my insurance risk score? 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.  3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.  Time Since Oldest Account Opening on File is 206 to 217 Months 175 Months or Less Since Oldest Account Opening is Better



	<ol> <li>How does this affect my insurance risk score? 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.</li> <li>What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</li> </ol>
3179	Time Since Oldest Account Opening on File is 218 to 227 Months 175 Months or Less Since Oldest Account Opening is Better 1. What information is this message derived from? 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. 2. How does this affect my insurance risk score? 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. 3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.



3180	Time Since Oldest Account Opening on File is 228 to 248 Months
	175 Months or Less Since Oldest Account Opening is Better
	1. What information is this message derived from? 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.
	How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Over time, as your average account
	age increases, your score will improve.
3181	Time Since Oldest Account Opening on File is 249 to 254 Months
	175 Months or Less Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Do not close your oldest accounts.
	Over time, as your average account age increases, your score will improve.
3182	Time Since Oldest Account Opening on File is 255 to 317 Months
	175 Months or Less Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Over time, as your average account
	age increases, your score will improve.
3183	Time Since Oldest Account Opening on File is 318 to 331 Months
3103	175 Months or Less Since Oldest Account Opening is Better
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	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Over time, as your average account
	age increases, your score will improve.
3184	Time Since Oldest Account Opening on File is 332 to 345 Months
	175 Months or Less Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Over time, as your average account
_	age increases, your score will improve.



3185	Time Since Oldest Account Opening on File is 346 to 352 Months
	175 Months or Less Since Oldest Account Opening is Better
	1. What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Over time, as your average account
	age increases, your score will improve.
3186	Time Since Oldest Account Opening on File is 353 to 377 Months
3100	, <del>g</del>
	175 Months or Less Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Over time, as your average account
	age increases, your score will improve.
3187	Time Since Oldest Account Opening on File is 378 to 385 Months
	175 Months or Less Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Over time, as your average account
	age increases, your score will improve.
3188	Time Since Oldest Account Opening on File is 386 to 393 Months
	175 Months or Less Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	2. How does this affect my insurance risk score? 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.
	3. What can I do to improve this aspect of my score? Over time, as your average account
	age increases, your score will improve.
3189	Time Since Oldest Account Opening on File is 394 Months or More
	175 Months or Less Since Oldest Account Opening is Better
	What information is this message derived from? 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.
	How does this affect my insurance risk score? Insurance industry research shows that
	consumers whose oldest account was established less than 14 years 7 months but
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	whose average account age is more than 7 years 8 months experience fewer insurance
	losses.
	3. What can I do to improve this aspect of my score? Over time, as your average account
	age increases, your score will improve.



3190	Percent of Balance to Credit Line is 6.23% to 7.97%
	6.22% or Less Balance to Credit Line is Better
	1. What information is this message derived from? The sum of balances divided by the
	sum of credit limits for all open accounts (excluding mortgages and disputed accounts).
	An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0
	to be considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that utilize more of their available credit experience more insurance losses.
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	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed each month. This helps to bring the total
	amount owed down more quickly and reduces finance charges. The score will improve as
3191	the utilization on accounts is decreased.
3191	Percent of Balance to Credit Line is 7.98% to 8.99% 6.22% or Less Balance to Credit Line is Better
	What information is this message derived from? The sum of balances divided by the
	sum of credit limits for all open accounts (excluding mortgages and disputed accounts).
	An account is considered open if it has been reported in the last 12 months and has not
	been reported as closed. Installment type accounts must have a balance greater than \$0
	to be considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.
3192	
3132	Percent of Balance to Credit Line is 9.00% to 15.24%
3132	6.22% or Less Balance to Credit Line is Better
0102	6.22% or Less Balance to Credit Line is Better  1. What information is this message derived from? The sum of balances divided by the
3132	<ul><li>6.22% or Less Balance to Credit Line is Better</li><li>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts).</li></ul>
3132	<ul><li>6.22% or Less Balance to Credit Line is Better</li><li>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts).</li><li>An account is considered open if it has been reported in the last 12 months and has not</li></ul>
3132	<ul><li>6.22% or Less Balance to Credit Line is Better</li><li>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts).</li></ul>
3132	<ul> <li>6.22% or Less Balance to Credit Line is Better</li> <li>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts).</li> <li>An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0</li> </ul>
3132	<ul> <li>6.22% or Less Balance to Credit Line is Better</li> <li>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</li> </ul>
3132	<ul> <li>6.22% or Less Balance to Credit Line is Better</li> <li>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</li> </ul>
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3193	<ul> <li>6.22% or Less Balance to Credit Line is Better</li> <li>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</li> <li>3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed each month. This helps to bring the total amount owed down more quickly and reduces finance charges. The score will improve as</li> </ul>
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	6.22% or Less Balance to Credit Line is Better  1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.  3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed 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.  Percent of Balance to Credit Line is 15.25% to 33.11%  6.22% or Less Balance to Credit Line is Better  1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.
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3194	Percent of Balance to Credit Line is 33.12% to 56.4%
	6.22% or Less Balance to Credit Line is Better
	1. What information is this message derived from? The sum of balances divided by the
	sum of credit limits for all open accounts (excluding mortgages and disputed accounts).
	An account is considered open if it has been reported in the last 12 months and has not
	been reported as closed. Installment type accounts must have a balance greater than \$0
	to be considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.
3195	Percent of Balance to Credit Line is 56.41% or More
	6.22% or Less Balance to Credit Line is Better
	1. What information is this message derived from? The sum of balances divided by the
	sum of credit limits for all open accounts (excluding mortgages and disputed accounts).
	An account is considered open if it has been reported in the last 12 months and has not
	been reported as closed. Installment type accounts must have a balance greater than \$0
	to be considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.
3197	# of Accounts Opened in the Last 12 Months is 2
	Zero Accounts Opened in the Last 12 Months is Better
	1. What information is this derived from? The number of accounts opened in the last 12
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
0400	satisfactorily. Open new accounts only when needed.
3198	# of Accounts Opened in the Last 12 Months is 3
	Zero Accounts Opened in the Last 12 Months is Better  1. What information is this derived from? The number of accounts opened in the last 12
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.
3199	# of Accounts Opened in the Last 12 Months is 4 or More
	Zero Accounts Opened in the Last 12 Months is Better
	1. What information is this derived from? The number of accounts opened in the last 12
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.
-	, ,



3201	Time Since Most Recent Account Opened is Less than a Month 23 Months or More Since Most Recent Account Opened is Better 1. What information is this derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3202	Time Since Most Recent Account Opened is 1 Month 23 Months or More Since Most Recent Account Opened is Better 1. What information is this derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3203	Time Since Most Recent Account Opened is 2 to 3 Months 23 Months or More Since Most Recent Account Opened is Better 1. What information is this derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3204	Time Since Most Recent Account Opened is 4 Months 23 Months or More Since Most Recent Account Opened is Better 1. What information is this derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.



3205	Time Since Most Recent Account Opened is 5 Months 23 Months or More Since Most Recent Account Opened is Better 1. What information is this derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3206	Time Since Most Recent Account Opened is 6 to 10 Months 23 Months or More Since Most Recent Account Opened is Better 1. What information is this derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3207	Time Since Most Recent Account Opened is 11 Months 23 Months or More Since Most Recent Account Opened is Better 1. What information is this derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3208	Time Since Most Recent Account Opened is 12 Months 23 Months or More Since Most Recent Account Opened is Better 1. What information is this derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations. 3. What can I do to improve this aspect of my score? As the newly opened account ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.



2200	Time Cines Meet Decent Assembly Opened is 40 to 00 Meeths
3209	Time Since Most Recent Account Opened is 13 to 22 Months
	23 Months or More Since Most Recent Account Opened is Better
	What information is this derived from? The score considers how long it has been
	since you opened your last credit account. This is done by calculating the number of
	months since the last account was opened.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with recently opened accounts experience more insurance losses. A recently
	opened account is an indication of increased financial obligations.
	3. What can I do to improve this aspect of my score? As the newly opened account ages,
	the score may improve based on this factor. To avoid lowering this aspect of your score,
	consider keeping your oldest accounts active and only open new accounts when needed.
3210	# of Accounts Opened in the Last 24 Months is 1 to 2
	Zero Accounts Opened in the Last 24 Months is Better
	1. What information is this derived from? The number of accounts opened in the last 24
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.
3211	# of Accounts Opened in the Last 24 Months is 3
	Zero Accounts Opened in the Last 24 Months is Better
	1. What information is this derived from? The number of accounts opened in the last 24
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.
3212	# of Accounts Opened in the Last 24 Months is 4
	Zero Accounts Opened in the Last 24 Months is Better
	1. What information is this derived from? The number of accounts opened in the last 24
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.
3213	# of Accounts Opened in the Last 24 Months is 5
	Zero Accounts Opened in the Last 24 Months is Better
	1. What information is this derived from? The number of accounts opened in the last 24
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	What can I do to improve this aspect of my score? 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.
	Sansiacioniy. Open new accounts only when needed.



3214	# of Accounts Opened in the Last 24 Months is 6
	Zero Accounts Opened in the Last 24 Months is Better
	1. What information is this derived from? The number of accounts opened in the last 24
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.
3215	# of Accounts Opened in the Last 24 Months is 7
	Zero Accounts Opened in the Last 24 Months is Better
	1. What information is this derived from? The number of accounts opened in the last 24
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
0010	satisfactorily. Open new accounts only when needed.
3216	# of Accounts Opened in the Last 24 Months is 8 to 9
	Zero Accounts Opened in the Last 24 Months is Better
	1. What information is this derived from? The number of accounts opened in the last 24
	months. All types of accounts (even those currently closed) is included.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have recently increased their credit obligations experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
2247	satisfactorily. Open new accounts only when needed.
3217	# of Accounts Opened in the Last 24 Months is 10 or More
	Zero Accounts Opened in the Last 24 Months is Better
	<ol> <li>What information is this derived from? The number of accounts opened in the last 24 months. All types of accounts (even those currently closed) is included.</li> </ol>
	<ol><li>How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more</li></ol>
	insurance losses.
	3. What can I do to improve this aspect of my score? The insurance score will improve as
	the credit history ages and you demonstrate that you manage your accounts
	satisfactorily. Open new accounts only when needed.
3218	# of Accounts Currently or in the Past Reported as Bad Debt is 1 or More
3210	Zero Accounts Reported as Bad Debt is Better
	What information is this derived from? An account reported seriously delinquent
	including charge off, repossession, bankruptcy, or foreclosure.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with delinquent accounts have more insurance losses.
	What can I do to improve this aspect of my score? Pay the delinquent account as
	agreed with the creditor as soon as possible. Delinquencies stay on your credit file for
	seven years.
3219	# of Accounts Reported as Bad Debt in the Last 24 Months is 2
	Zero Accounts Reported as Bad Debt is Better
	What information is this derived from? An account reported seriously delinquent
	including charge off, repossession, bankruptcy, or foreclosure.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with delinquent accounts have more insurance losses.
	3. What can I do to improve this aspect of my score? Pay the delinquent account as
	agreed with the creditor as soon as possible. Delinquencies stay on your credit file for
	seven years.
	y ====



3220	# of Accounts Deported as Rad Daht in the Last 24 Months is 2
3220	# of Accounts Reported as Bad Debt in the Last 24 Months is 3 Zero Accounts Reported as Bad Debt is Better
	What information is this derived from? An account reported seriously delinquent
	including charge off, repossession, bankruptcy, or foreclosure.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with delinquent accounts have more insurance losses.
	3. What can I do to improve this aspect of my score? Pay the delinquent account as
	agreed with the creditor as soon as possible. Delinquencies stay on your credit file for
	seven years.
3221	# of Accounts Reported as Bad Debt in the Last 24 Months is 4
	Zero Accounts Reported as Bad Debt is Better
	1. What information is this derived from? An account reported seriously delinquent
	including charge off, repossession, bankruptcy, or foreclosure.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with delinquent accounts have more insurance losses.
	3. What can I do to improve this aspect of my score? Pay the delinquent account as
	agreed with the creditor as soon as possible. Delinquencies stay on your credit file for
0000	seven years.
3222	# of Accounts Reported as Bad Debt in the Last 24 Months is 5
	Zero Accounts Reported as Bad Debt is Better
	What information is this derived from? An account reported seriously delinquent  including charge off, representing handrupters or forcellegues.
	including charge off, repossession, bankruptcy, or foreclosure.
	2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.
	3. What can I do to improve this aspect of my score? Pay the delinquent account as
	agreed with the creditor as soon as possible. Delinquencies stay on your credit file for
	seven years.
_	
3223	
3223	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better
3223	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14
3223	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better 1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.
3223	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better 1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure. 2. How does this affect my insurance risk score? Insurance industry research shows that
3223	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better 1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.
3223	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better 1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses. 3. What can I do to improve this aspect of my score? Pay the delinquent account as
3223	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better  1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.  3. What can I do to improve this aspect of my score? Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for
	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better  1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.  3. What can I do to improve this aspect of my score? Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.
3223	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better  1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.  3. What can I do to improve this aspect of my score? Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.  # of Accounts Reported as Bad Debt in the Last 24 Months is 15 to 17
	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better  1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.  3. What can I do to improve this aspect of my score? Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.  # of Accounts Reported as Bad Debt in the Last 24 Months is 15 to 17 Zero Accounts Reported as Bad Debt is Better
	# of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14  Zero Accounts Reported as Bad Debt is Better  1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.  3. What can I do to improve this aspect of my score? Pay the delinquent account as agreed with the creditor as soon as possible. Delinquencies stay on your credit file for seven years.  # of Accounts Reported as Bad Debt in the Last 24 Months is 15 to 17  Zero Accounts Reported as Bad Debt is Better  1. What information is this derived from? An account reported seriously delinquent
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3226	% of Accts Opnd Last 24 Mos in Rltnshp to Total Opn Accts is 11.12% to 16.67%
3220	11.11% or Less is Better
	What information is this derived from? 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.  2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that open new accounts while maintaining existing accounts have more insurance losses.
	3. What can I do to improve this aspect of my score? Open new accounts only when
	needed. The score will improve as the newly opened accounts age beyond 2 years.
3227	% of Accts Opnd Last 24 Mos in Rltnshp to Total Opn Accts is 16.68% to 42.86%
	11.11% or Less is Better
	1. What information is this derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that open new accounts while maintaining existing accounts have more
	insurance losses.
	3. What can I do to improve this aspect of my score? Open new accounts only when
	needed. The score will improve as the newly opened accounts age beyond 2 years.
3228	% of Accts Opnd Last 24 Mos in Rltnshp to Total Opn Accts is 42.87% to 46.67%
	11.11% or Less is Better
	1. What information is this derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that open new accounts while maintaining existing accounts have more
	insurance losses.
	3. What can I do to improve this aspect of my score? Open new accounts only when
	needed. The score will improve as the newly opened accounts age beyond 2 years.
3229	% of Accts Opnd Last 24 Mos in Rltnshp to Total Opn Accts is 46.68% to 66.67%
	11.11% or Less is Better
	1. What information is this derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that open new accounts while maintaining existing accounts have more
	insurance losses.
	3. What can I do to improve this aspect of my score? Open new accounts only when
	needed. The score will improve as the newly opened accounts age beyond 2 years.
3230	% of Accts Opnd Last 24 Mos in Rltnshp to Total Opn Accts is 66.68% to 85.71%
	11.11% or Less is Better
	1. What information is this derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that open new accounts while maintaining existing accounts have more
	insurance losses.
	3. What can I do to improve this aspect of my score? Open new accounts only when
	needed. The score will improve as the newly opened accounts age beyond 2 years.



2001	
3231	% of Accts Opnd Last 24 Mos in Rltnshp to Total Opn Accts is 85.72% to 125%
	11.11% or Less is Better
	1. What information is this derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that open new accounts while maintaining existing accounts have more
	insurance losses.
	3. What can I do to improve this aspect of my score? Open new accounts only when
	needed. The score will improve as the newly opened accounts age beyond 2 years.
3232	% of Accts Opnd Last 24 Mos in Rltnshp to Total Opn Accts is 125.01% to 150%
	11.11% or Less is Better
	1. What information is this derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that open new accounts while maintaining existing accounts have more
	insurance losses.
	What can I do to improve this aspect of my score? Open new accounts only when
	needed. The score will improve as the newly opened accounts age beyond 2 years.
3233	% of Accts Opnd Last 24 Mos in Rithshp to Total Opn Accts is 150.01% or More
	11.11% or Less is Better
	What information is this derived from? 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.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that open new accounts while maintaining existing accounts have more
	insurance losses.
	What can I do to improve this aspect of my score? Open new accounts only when
	needed. The score will improve as the newly opened accounts age beyond 2 years.
3234	Number of Auto Financing Accounts is 1
0201	Having no Auto Financing Accounts is Better
	What information is this derived from? The score considers if an account has been
	opened with an auto financing company. An auto finance account is primarily an account
	established with an auto lender such GMAC, Ford Motor Credit, etc.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with accounts with auto financing companies have more insurance losses.
	consumers with accounte with acto infamoling companies have more insurance lesses.
	3. What can I do to improve this aspect of my score? Accounts stay on your credit report
	for seven years after they are closed. Open new accounts only when needed.
3235	Number of Auto Financing Accounts is 2
3200	Having no Auto Financing Accounts is Better
	What information is this derived from? The score considers if an account has been
	opened with an auto financing company. An auto finance account is primarily an account
	established with an auto lender such GMAC, Ford Motor Credit, etc.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with accounts with auto financing companies have more insurance losses.
	consumers with accounts with auto illianding companies have more insulance losses.
	3. What can I do to improve this aspect of my score? Accounts stay on your credit report
	for seven years after they are closed. Open new accounts only when needed.



3236	Number of Auto Financing Accounts is 2
3236	Number of Auto Financing Accounts is 3
	Having no Auto Financing Accounts is Better
	What information is this derived from? The score considers if an account has been
	opened with an auto financing company. An auto finance account is primarily an account
	established with an auto lender such GMAC, Ford Motor Credit, etc.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with accounts with auto financing companies have more insurance losses.
	3. What can I do to improve this aspect of my score? Accounts stay on your credit report
	for seven years after they are closed. Open new accounts only when needed.
3237	Number of Auto Financing Accounts is 4 or More
	Having no Auto Financing Accounts is Better
	1. What information is this derived from? The score considers if an account has been
	opened with an auto financing company. An auto finance account is primarily an account
	established with an auto lender such GMAC, Ford Motor Credit, etc.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with accounts with auto financing companies have more insurance losses.
	3. What can I do to improve this aspect of my score? Accounts stay on your credit report
2000	for seven years after they are closed. Open new accounts only when needed.
3238	Total number of accounts Established is 12 to 13
	11 Accounts or Less is Better
	What information is this derived from? The score considers the number of accounts
	that you have opened.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open a large number of accounts experience more insurance losses.
	2. What can I do to improve this capact of my coors? Once you have append an account
	3. What can I do to improve this aspect of my score? Once you have opened an account,
	regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.
3239	Total number of accounts Established is 14 to 17
3239	11 Accounts or Less is Better
	What information is this derived from? The score considers the number of accounts
	that you have opened.
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	2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.
	consumers who open a large number of accounts expendence more insurance losses.
	3. What can I do to improve this aspect of my score? Once you have opened an account,
	regardless of whether you use it, your score will be impacted by this factor. Open new
	accounts only when needed.
3240	Total number of accounts Established is 18 to 20
3270	11 Accounts or Less is Better
	What information is this derived from? The score considers the number of accounts
	that you have opened.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	· · · · · · · · · · · · · · · · · · ·
	consumers who open a large number of accounts experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once you have opened an account,
	regardless of whether you use it, your score will be impacted by this factor. Open new
	accounts only when needed.



3241	Total number of accounts Established is 21
	11 Accounts or Less is Better
	1. What information is this derived from? The score considers the number of accounts
	that you have opened.  2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open a large number of accounts experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once you have opened an account,
	regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.
3242	Total number of accounts Established is 22 to 26
	11 Accounts or Less is Better
	1. What information is this derived from? The score considers the number of accounts that you have opened.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open a large number of accounts experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once you have opened an account,
	regardless of whether you use it, your score will be impacted by this factor. Open new
	accounts only when needed.
3243	Total number of accounts Established is 27 to 32
	11 Accounts or Less is Better
	1. What information is this derived from? The score considers the number of accounts that you have opened.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open a large number of accounts experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once you have opened an account,
	regardless of whether you use it, your score will be impacted by this factor. Open new
	accounts only when needed.
3244	Total number of accounts Established is 33 to 41
	11 Accounts or Less is Better
	What information is this derived from? The score considers the number of accounts  that you have append.
	that you have opened.  2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open a large number of accounts experience more insurance losses.
	3. What can I do to improve this aspect of my score? Once you have opened an account,
	regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.



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3245	Total number of accounts Established is 42 or More
	11 Accounts or Less is Better
	What information is this derived from? The score considers the number of accounts
	that you have opened.
	2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.
	consumers who open a large number of accounts expendice more insurance losses.
	3. What can I do to improve this aspect of my score? Once you have opened an account,
	regardless of whether you use it, your score will be impacted by this factor. Open new
	accounts only when needed.
3246	# of Accounts Currently or in the Past 30 Days Past Due is 1
	Having no 30 Day Past Due Accounts is Better
	1. What information is this derived from? Accounts that are reported by the credit grantor
	as being 30 days past due.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have 30 day late delinquencies reported on their accounts have more
	insurance losses. Even mild delinquencies can affect your score.
	3. What can I do to improve this aspect of my score? Avoid letting accounts get to a
	delinquent status. Delinquent payment history stays on your credit report for seven years.
	Pay your missed payments as soon as possible to avoid accounts becoming more
3247	seriously delinquent.
3247	# of Accounts Currently or in the Past 30 Days Past Due is 2 Having no 30 Day Past Due Accounts is Better
	What information is this derived from? Accounts that are reported by the credit grantor
	as being 30 days past due.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have 30 day late delinquencies reported on their accounts have more
	insurance losses. Even mild delinquencies can affect your score.
	3. What can I do to improve this aspect of my score? Avoid letting accounts get to a
	delinquent status. Delinquent payment history stays on your credit report for seven years.
	Pay your missed payments as soon as possible to avoid accounts becoming more
	seriously delinquent.
3248	# of Accounts Currently or in the Past 30 Days Past Due is 3
	Having no 30 Day Past Due Accounts is Better
	What information is this derived from? Accounts that are reported by the credit grantor     being 30 days post due.
	as being 30 days past due.  2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have 30 day late delinquencies reported on their accounts have more
	insurance losses. Even mild delinquencies can affect your score.
	What can I do to improve this aspect of my score? Avoid letting accounts get to a
	delinquent status. Delinquent payment history stays on your credit report for seven years.
	Pay your missed payments as soon as possible to avoid accounts becoming more
	seriously delinquent.
3249	# of Accounts Currently or in the Past 30 Days Past Due is 4 or More
	Having no 30 Day Past Due Accounts is Better
	1. What information is this derived from? Accounts that are reported by the credit grantor
	as being 30 days past due.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have 30 day late delinquencies reported on their accounts have more
	insurance losses. Even mild delinquencies can affect your score.
	3. What can I do to improve this aspect of my score? Avoid letting accounts get to a
	delinquent status. Delinquent payment history stays on your credit report for seven years.
	Pay your missed payments as soon as possible to avoid accounts becoming more
	seriously delinquent.



3250	% of Open Bank Installment Accounts to Total Open Accounts is 11.11% or Less
	Having no Open Bank Installment Accounts is Better
	1. What information is this derived from? Of all the accounts that are considered open,
	the percent of those accounts that are open installment type accounts with a bank. An
	account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have a higher proportion of their active accounts as installment loans
	with a bank experience more insurance losses.
	3. What can I do to improve this aspect of my score? Try to pay your outstanding bank
	installment loans as soon as possible. Your score will improve when the loan is reported
	as being paid in full. Open new accounts only when needed.
3251	% of Open Bank Installment Accounts to Total Open Accounts is 11.12% or More
	Having no Open Bank Installment Accounts is Better
	1. What information is this derived from? Of all the accounts that are considered open,
	the percent of those accounts that are open installment type accounts with a bank. An
	account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who have a higher proportion of their active accounts as installment loans
	with a bank experience more insurance losses.
	3. What can I do to improve this aspect of my score? Try to pay your outstanding bank
	installment loans as soon as possible. Your score will improve when the loan is reported
	as being paid in full. Open new accounts only when needed.
3252	Number of Personal Finance Accounts is 1
	Having no Personal Finance Accounts is Better
	What information is this derived from? The score considers the number of accounts
	you have opened with personal finance companies. Closed accounts are also included in
	this calculation. A personal finance account is an account established with an entity such
	as Beneficial, Household Finance, etc.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open accounts with personal finance companies experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? Once the account has been
	opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing options to obtain goods and services.
3253	Number of Personal Finance Accounts is 2
3233	Having no Personal Finance Accounts is 2
	What information is this derived from? The score considers the number of accounts
	you have opened with personal finance companies. Closed accounts are also included in
	this calculation. A personal finance account is an account established with an entity such
	as Beneficial, Household Finance, etc.
	How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open accounts with personal finance companies experience more
	insurance losses.
	What can I do to improve this aspect of my score? Once the account has been
	opened your score will be impacted whether the account is paid in full or closed. Consider
	using another purchasing options to obtain goods and services.
	doing another parendoing options to obtain goods and services.



3254	Number of Personal Finance Accounts is 3
	Having no Personal Finance Accounts is Better
	What information is this derived from? The score considers the number of accounts
	you have opened with personal finance companies. Closed accounts are also included in
	this calculation. A personal finance account is an account established with an entity such
	as Beneficial, Household Finance, etc.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open accounts with personal finance companies experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? Once the account has been
	opened your score will be impacted whether the account is paid in full or closed. Consider
	using another purchasing options to obtain goods and services.
3255	Number of Personal Finance Accounts is 4 to 6
	Having no Personal Finance Accounts is Better
	What information is this derived from? The score considers the number of accounts
	you have opened with personal finance companies. Closed accounts are also included in
	this calculation. A personal finance account is an account established with an entity such
	as Beneficial, Household Finance, etc.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open accounts with personal finance companies experience more
	insurance losses.
	3. What can I do to improve this aspect of my score? Once the account has been
	opened your score will be impacted whether the account is paid in full or closed. Consider
2052	using another purchasing options to obtain goods and services.
3256	Number of Personal Finance Accounts is 7 or More
	Having no Personal Finance Accounts is Better
	1. What information is this derived from? The score considers the number of accounts
	you have opened with personal finance companies. Closed accounts are also included in
	this calculation. A personal finance account is an account established with an entity such as Beneficial, Household Finance, etc.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers who open accounts with personal finance companies experience more
	insurance losses.
	What can I do to improve this aspect of my score? Once the account has been
	opened your score will be impacted whether the account is paid in full or closed. Consider
	using another purchasing options to obtain goods and services.
3257	% of Balance to Credit Line on Open Accounts is 2.68% to 8.77%
0.20.	A % of Balance to Credit Line of 2.67% or Less is Better
	What information is this derived from? The sum of balances divided by the sum of
	credit limits for all open accounts (excluding mortgages and disputed accounts). An
	account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.
	the utilization on accounts is decreased.



3258	% of Balance to Credit Line on Open Accounts is 8.78% to 17.09% A % of Balance to Credit Line of 2.67% or Less is Better 1. What information is this derived from? The sum of balances divided by the sum of
	credit limits for all open accounts (excluding mortgages and disputed accounts). An
	account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.
	<ol><li>How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</li></ol>
	3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed 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.
3259	% of Balance to Credit Line on Open Accounts is 17.10% to 21.35%
	A % of Balance to Credit Line of 2.67% or Less is Better
	<ol> <li>What information is this derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An</li> </ol>
	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.
	2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.
	Solicamero that atmize more of their available creak expensions more more measures
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.
3260	% of Balance to Credit Line on Open Accounts is 21.36% to 43.26%
	A % of Balance to Credit Line of 2.67% or Less is Better
	1. What information is this derived from? The sum of balances divided by the sum of
	credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.
	<ol><li>How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</li></ol>
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed each month. This helps to bring the total
	amount owed down more quickly and reduces finance charges. The score will improve as
0004	the utilization on accounts is decreased.
3261	% of Balance to Credit Line on Open Accounts is 43.27% to 47.21%  A % of Balance to Credit Line of 2.67% or Less is Better
	What information is this derived from? The sum of balances divided by the sum of
	credit limits for all open accounts (excluding mortgages and disputed accounts). An
	account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.



3262	% of Balance to Credit Line on Open Accounts is 47.22% to 61.46%
	A % of Balance to Credit Line of 2.67% or Less is Better
	What information is this derived from? The sum of balances divided by the sum of
	credit limits for all open accounts (excluding mortgages and disputed accounts). An
	account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.
3263	% of Balance to Credit Line on Open Accounts is 61.47% to 63.61%
	A % of Balance to Credit Line of 2.67% or Less is Better
	What information is this derived from? The sum of balances divided by the sum of
	credit limits for all open accounts (excluding mortgages and disputed accounts). An
	account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	· · · · · · · · · · · · · · · · · · ·
	consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.
3264	% of Balance to Credit Line on Open Accounts is 63.62% to 72.74%
0204	A % of Balance to Credit Line of 2.67% or Less is Better
	What information is this derived from? The sum of balances divided by the sum of
	credit limits for all open accounts (excluding mortgages and disputed accounts). An
	account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and true
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.



3265	% of Balance to Credit Line on Open Accounts is 72.75% to 77.61% A % of Balance to Credit Line of 2.67% or Less is Better 1. What information is this derived from? The sum of balances divided by the sum of
	credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed 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.
3266	% of Balance to Credit Line on Open Accounts is 77.62% to 80.35%
	A % of Balance to Credit Line of 2.67% or Less is Better
	What information is this derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An
	account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be
	considered open.  2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed 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.
3267	% of Balance to Credit Line on Open Accounts is 80.36% or More
	A % of Balance to Credit Line of 2.67% or Less is Better  1. What information is this derived from? The sum of balances divided by the sum of
	credit limits for all open accounts (excluding mortgages and disputed accounts). An
	account is considered open if it has been reported in the last 12 months and has not been
	reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.
	2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and try
	to pay more than the minimum amount owed each month. This helps to bring the total
	amount owed down more quickly and reduces finance charges. The score will improve as
3276	the utilization on accounts is decreased. # of Department Store Accts w/ Bal to Credit Line >=50% is 1 or More
02.0	Zero Depart Store Accts w/ Bal to Credit Line >=50% is Better
	1. What information is this derived from? 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 JC Penney, Bloomingdale's, etc.
	2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have high utilization on their department store accounts have more
	insurance losses.
	3. What can I do to improve this aspect of my score? Only utilize what you need and pay more than the minimum amount owed 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.



3277	Time Since Most Recent Item Reported by Collection Agency is 7 Months or Less
3211	Having no Collection Agency Items is Better
	What information is this derived from? Using the date reported on the collection item,
	the length of time in months since the collection agency reported the item to the credit
	bureau.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with recently reported collections have more insurance losses.
	·
	3. What can I do to improve this aspect of my score? As these items age, the impact on
	the score decreases. The amount associated with these items, regardless of whether or
	not you are paying 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
3278	score. Collection items stay on your credit report for seven years.
32/8	Time Since Most Recent Item Reported by Collection Agency is 8 Months
	Having no Collection Agency Items is Better
	1. What information is this derived from? Using the date reported on the collection item,
	the length of time in months since the collection agency reported the item to the credit bureau.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with recently reported collections have more insurance losses.
	3. What can I do to improve this aspect of my score? As these items age, the impact on
	the score decreases. The amount associated with these items, regardless of whether or
	not you are paying 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 seven years.
3279	Time Since Most Recent Item Reported by Collection Agency is 9 to 12 Months
	Having no Collection Agency Items is Better
	1. What information is this derived from? Using the date reported on the collection item,
	the length of time in months since the collection agency reported the item to the credit
	bureau.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with recently reported collections have more insurance losses.
	3. What can I do to improve this aspect of my score? As these items age, the impact on
	the score decreases. The amount associated with these items, regardless of whether or
	not you are paying 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 seven years.
3280	Time Since Most Recent Item Reported by Collection Agency is 13 to 25 Months
	Having no Collection Agency Items is Better
	1. What information is this derived from? Using the date reported on the collection item,
	the length of time in months since the collection agency reported the item to the credit
	bureau.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with recently reported collections have more insurance losses.
	3. What can I do to improve this aspect of my score? As these items age, the impact on
	the score decreases. The amount associated with these items, regardless of whether or
	not you are paying them off or have satisfied such items does not affect the score. Once
	not you are paying them on 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



Having no Collection Agency Items is Better  1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 seven years.  3282 Time Since Most Recent Item Reported by Collection Agency is 28 to 35 Months Having no Collection Agency Items is Better  1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 seven years.  3283 Time Since Most Recent Item Reported by Collection Agency is 36 Months or More Having no Collection Agency Items is Better  1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported on the credit report or seven years.  3319 If the	3281	Time Since Most Recent Item Reported by Collection Agency is 26 to 27 Months
1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items 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 seven years.  3282 Time Since Most Recent Item Reported by Collection Agency is 28 to 35 Months Having no Collection Agency Items is Better  1. What information is this derived from? Using the date reported on the collection litem, the length of time in months since the collection agency reported the item to the credit bureau.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying them off or have satisfied such items does not affect the score. Collection Agency Items is Better  1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the the core does 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 seven years.  3283  3283  3283  3284  3285  3286  3287  3288  3288  3288  3288  3288  3288  3288  3288  3288  3389  3488  3589  3589  3589  369  369  379  379  379  379  379  37	3201	, , , , , , , , , , , , , , , , , , ,
the length of time in months since the collection agency reported the item to the credit bureau.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As these items, age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 lems stay on your credit report for seven years.  3282 Time Since Most Recent Item Reported by Collection Agency is 28 to 35 Months Having no Collection Agency Items is Better  1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As 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 times stay on your credit report for seven years.  3283 Time Since Most Recent Item Reported by Collection Agency Items is Better  1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As these items, age, the impact on the score decreases. The amoun		
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2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 seven years.  3282  Time Since Most Recent Item Reported by Collection Agency is 28 to 35 Months Having no Collection Agency Items is Better  1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying 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 seven years.  3283  Time Since Most Recent Item Reported by Collection Agency is 36 Months or More Having no Collection Agency Items is Better  1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.  3. What can I do to improve this aspect of my score? As these items age, the impact o		
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		3. What can I do to improve this aspect of my score? Once the collection item has been
and the second for a second second		reported on your credit file your score will be impacted by this factor. Collections stay on
your credit report for seven years.		your credit report for seven years



3321	# of Items Reported by Collection Agencies is 4
	Fewer Collection Agency Filings is Better
	1. What information is this derived from? Number of items with collection agencies on
	your credit file. These usually appear in the public record section.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with collection items have more insurance losses.
	3. What can I do to improve this aspect of my score? Once the collection item has been
	reported on your credit file your score will be impacted by this factor. Collections stay on
	your credit report for seven years.
3322	# of Items Reported by Collection Agencies is 5
	Fewer Collection Agency Filings is Better
	1. What information is this derived from? Number of items with collection agencies on
	your credit file. These usually appear in the public record section.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with collection items have more insurance losses.
	3. What can I do to improve this aspect of my score? Once the collection item has been
	reported on your credit file your score will be impacted by this factor. Collections stay on
	your credit report for seven years.
3323	# of Items Reported by Collection Agencies is 6 to 14
	Fewer Collection Agency Filings is Better
	1. What information is this derived from? Number of items with collection agencies on
	your credit file. These usually appear in the public record section.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with collection items have more insurance losses.
	3. What can I do to improve this aspect of my score? Once the collection item has been
	reported on your credit file your score will be impacted by this factor. Collections stay on
	your credit report for seven years.
3324	# of Items Reported by Collection Agencies is 15 to 17
	Fewer Collection Agency Filings is Better
	1. What information is this derived from? Number of items with collection agencies on
	your credit file. These usually appear in the public record section.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with collection items have more insurance losses.
	3. What can I do to improve this aspect of my score? Once the collection item has been
	reported on your credit file your score will be impacted by this factor. Collections stay on
2225	your credit report for seven years.
3325	# of Items Reported by Collection Agencies is 18 or More
	Fewer Collection Agency Filings is Better  1. What information is this derived from? Number of items with collection agencies on
	your credit file. These usually appear in the public record section.
	How does this affect my insurance risk score? Insurance industry research shows that
	consumers with collection items have more insurance losses.
	3. What can I do to improve this aspect of my score? Once the collection item has been
	reported on your credit file your score will be impacted by this factor. Collections stay on
	your credit report for seven years.
3419	# of Derogatory Public Records is 2
3713	Fewer Derogatory Public Records is Better
	What information is this derived from? The score considers how many derogatory
	public records are on your credit file. Derogatory public records include bankruptcies,
	liens, garnishments, judgments and suits.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with adverse public records have more insurance losses.
	3. What can I do to improve this aspect of my score? The amount associated with these
	items, regardless of whether or not you are paying 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 ten years.
	report for torr years.



3420	# of Derogatory Public Records is 3
	Fewer Derogatory Public Records is Better
	What information is this derived from? The score considers how many derogatory
	public records are on your credit file. Derogatory public records include bankruptcies,
	liens, garnishments, judgments and suits.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with adverse public records have more insurance losses.
	3. What can I do to improve this aspect of my score? The amount associated with these
	items, regardless of whether or not you are paying 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 be longer impact the score. Designatory public records stay on your gradit report for
	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 ten years.
3421	# of Derogatory Public Records is 4
0421	Fewer Derogatory Public Records is Better
	What information is this derived from? The score considers how many derogatory
	public records are on your credit file. Derogatory public records include bankruptcies,
	liens, garnishments, judgments and suits.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with adverse public records have more insurance losses.
	3. What can I do to improve this aspect of my score? The amount associated with these
	items, regardless of whether or not you are paying 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 ten years.
3422	# of Derogatory Public Records is 5
3422	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better
3422	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better 1. What information is this derived from? The score considers how many derogatory
3422	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies,
3422	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.
3422	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better 1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits. 2. How does this affect my insurance risk score? Insurance industry research shows that
3422	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better 1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.
3422	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? The amount associated with these
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	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying 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 ten years.  # of Derogatory Public Records is 6 to 14 Fewer Derogatory Public Records is Better
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	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying 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 ten years.  # of Derogatory Public Records is 6 to 14 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies,
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	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying 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 ten years.  # of Derogatory Public Records is 6 to 14 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying 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
	# of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying 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 ten years.  # of Derogatory Public Records is 6 to 14 Fewer Derogatory Public Records is Better  1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.  2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.  3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying 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,



3424	# of Derogatory Public Records is 15 to 17
	Fewer Derogatory Public Records is Better
	What information is this derived from? The score considers how many derogatory
	public records are on your credit file. Derogatory public records include bankruptcies,
	liens, garnishments, judgments and suits.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with adverse public records have more insurance losses.
	3. What can I do to improve this aspect of my score? The amount associated with these
	items, regardless of whether or not you are paying 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
3425	report for ten years. # of Derogatory Public Records is 18 or More
3423	Fewer Derogatory Public Records is Better
	What information is this derived from? The score considers how many derogatory
	public records are on your credit file. Derogatory public records include bankruptcies,
	liens, garnishments, judgments and suits.
	2. How does this affect my insurance risk score? Insurance industry research shows that
	consumers with adverse public records have more insurance losses.
	3. What can I do to improve this aspect of my score? The amount associated with these
	items, regardless of whether or not you are paying 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 ten years.
3906	Insufficient Information on Auto Financing Accounts
	Unable to Determine Active Status of Auto Financing Accounts
	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
2007	account is one with credit institutions such as GMAC, Ford Motor Credit, etc.
3907	Insufficient Information on Auto Financing Accounts
	No Auto Financing Accounts on File  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.
3908	Insufficient Information on Auto Financing Accounts
	Auto Financing Accounts are no Longer Active or they are Closed
	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.
3916	Insufficient Information on Accounts
	Unable to Determine Active Status on Accounts
	There are accounts on file but the date opened or date reported is either missing or
2012	invalid or the outstanding balance amount is either blank or invalid.
3918	Insufficient Information on Accounts
	Accounts are no Longer Active  There are accounts on file but they indicate that they are closed or no longer active
3919	There are accounts on file but they indicate that they are closed or no longer active.  Insufficient Information on Accounts
3918	No Accounts on File
	There are no accounts on the credit report.
3926	Insufficient Information on Bank Revolving Accounts
	Unable to Determine Active Status of Bank Revolving Accounts
	There are 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.
F	



3927	Insufficient Information on Pank Devolving Associate
3921	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
3928	Visa, Mastercard, etc. account.  Insufficient Information on Bank Revolving Accounts
3920	<u> </u>
	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
3333	Unable to Determine Active Status of Credit Union, S&L, Mort 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 Accts 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
3900	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	# Accts Bad Debt in Last 24 Mos or Derog Pub Rec or Collection
	No Bad Debt Accts last 2 yr or no Derog Pub Recs or no Collection is Better
	Having no delinquent activity on file is better. Delinquencies stay on your credit report for
	seven 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.
	2