



### Your insurance-smart choices

Your wise choices help you control many risk characteristics so you can qualify for superior coverage and pricing. For instance, typical choices that affect auto policies include the type of car you own, who drives it and how far, as well as your motor vehicle report. For homeowners insurance, examples include your home's type of construction and its distance from a fire department, among other factors.

But did you know that your insurance score, in combination with other favorable risk characteristics, could help you qualify for lower premiums?

### How is an insurance score determined?

We purchase insurance scoring services from a consumer reporting agency, and we consider your score along with other risk factors that influence your auto and homeowner insurance premiums.

The consumer reporting agency calculates insurance scores using a selected subset of credit report data that has proven to be predictive of insurance losses. Unlike the broader credit score, the insurance score does not measure a person's ability to repay a loan, although both types of scores may use some data such as payment history, amount of outstanding debt and types of credit in use. Rather, the insurance score strongly correlates with the statistical probability that a person will have an insurance loss. The higher your score, the less likely you'll have a loss.

The information used by consumer reporting agencies to calculate insurance scores may vary from state to state, as governed by applicable state and federal laws. For scoring purposes, they may not use race, religion, gender, age, national origin, occupation, marital status, disability, address or other factors considered illegally discriminatory.

### Do you know the score?

For more information about insurance scores and factors that affect them, please go to [www.consumerdisclosure.com](http://www.consumerdisclosure.com).

The first step to controlling your insurance score is to know what's on your credit reports. You have the right to obtain one free copy of your personal credit report annually from each major credit bureau. To order, call 877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com). Work directly with the bureaus to correct any inaccuracies. On their Web sites, you'll find important information about making wise financial management choices to influence your score.

—Equifax: [www.equifax.com](http://www.equifax.com) or 800-685-1111

—Experian: [www.experian.com](http://www.experian.com) or 888-397-3742

—TransUnion: [www.tuc.com](http://www.tuc.com) or 800-888-4213

### Your privacy is our priority

Our insurance underwriting process does not involve accessing your full credit report or providing it to agents. We may share with your agent limited information about the range of your insurance score and reason codes for factors that lowered a score. Strict regulations, procedures and controls are in place to assure your privacy.

W.E. Davis Insurance Agency, Inc.

Email: [Info@wedavis.com](mailto:Info@wedavis.com)

Phone - 614-443-0533



**This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract.**



[www.cinfin.com](http://www.cinfin.com)