

**Attract Auto 3.0 Expanded Reason Code Messages**

<p><b>3001</b></p>	<p>Number of Open Auto Financing Accounts is 1 Zero Open Auto Financing Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with outstanding loans experience more insurance losses.</p> <p>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.</p>
<p><b>3002</b></p>	<p>Number of Open Auto Financing Accounts is 2 or More Fewer Open Auto Financing Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with outstanding loans experience more insurance losses.</p> <p>3. 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.</p>
<p><b>3003</b></p>	<p>Average Months Accounts Have Been Opened is 7 Months or Less 91 or More Average Months Opened is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3004</b></p>	<p>Average Months Accounts Have Been Opened is 8 to 12 Months 91 or More Average Months Opened is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<b>3005</b>	<p>Average Months Accounts Have Been Opened is 13 to 21 Months 91 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<b>3006</b>	<p>Average Months Accounts Have Been Opened is 22 to 25 Months 91 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<b>3007</b>	<p>Average Months Accounts Have Been Opened is 26 to 58 Months 91 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<b>3008</b>	<p>Average Months Accounts Have Been Opened is 59 to 64 Months 91 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>

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<p><b>3009</b></p>	<p>Average Months Accounts Have Been Opened is 65 to 80 Months 91 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<p><b>3010</b></p>	<p>Average Months Accounts Have Been Opened is 81 to 83 Months 91 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<p><b>3011</b></p>	<p>Average Months Accounts Have Been Opened is 84 to 90 Months 91 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<p><b>3012</b></p>	<p>Average Months Accounts Have Been Opened is 92 Months or Less 194 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>

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<p><b>3013</b></p>	<p>Average Months Accounts Have Been Opened is 93 Months 194 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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).</li> <li>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.</li> <li>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.</li> </ol>
<p><b>3014</b></p>	<p>Average Months Accounts Have Been Opened is 94 to 97 Months 194 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<p><b>3015</b></p>	<p>Average Months Accounts Have Been Opened is 98 to 119 Months 194 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<p><b>3016</b></p>	<p>Average Months Accounts Have Been Opened is 120 to 132 Months 194 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>

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<b>3017</b>	<p>Average Months Accounts Have Been Opened is 133 to 155 Months 194 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<b>3018</b>	<p>Average Months Accounts Have Been Opened is 156 to 193 Months 194 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<b>3019</b>	<p>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</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<b>3020</b>	<p>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</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>



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<p><b>3021</b></p>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3022</b></p>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3023</b></p>	<p>Balance to Credit Line on Open Bank Revolving Accounts is 85.14% or More 10.34% or Less Balance to Credit Line is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3024</b></p>	<p>Ratio of Oldest Bank Revolving Account to Oldest Account is 37.34% or Less A Ratio of 99.78% or Higher is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3025</b></p>	<p>Ratio of Oldest Bank Revolving Account to Oldest Account is 37.35% to 99.77% A Ratio of 99.78% or Higher is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3026</b></p>	<p>Ratio of Oldest Bank Revolving Account to Oldest Account is 71.54% or Less A Ratio of 99.34% or Higher is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3027</b></p>	<p>Ratio of Oldest Bank Revolving Account to Oldest Account is 71.55% to 87.50% A Ratio of 99.34% or Higher is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3028</b></p>	<p>Ratio of Oldest Bank Revolving Account to Oldest Account is 87.51% to 91.67% A Ratio of 99.34% or Higher is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3029</b></p>	<p>Ratio of Oldest Bank Revolving Account to Oldest Account is 91.68 to 99.33% A Ratio of 99.34% or Higher is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3030</b></p>	<p>Average Credit Line on Bank Revolving Accounts is \$725 or Less Average Credit Line of \$10,533 or More is Better</p> <p>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, MasterCard, etc.</p> <p>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.</p> <p>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.</p>
<p><b>3031</b></p>	<p>Average Credit Line on Bank Revolving Accounts is \$726 to \$1,024 Average Credit Line of \$10,533 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3032</b></p>	<p>Average Credit Line on Bank Revolving Accounts is \$1,025 to \$2,075 Average Credit Line of \$10,533 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>



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<b>3033</b>	<p>Average Credit Line on Bank Revolving Accounts is \$2,076 to \$3,109 Average Credit Line of \$10,533 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3034</b>	<p>Average Credit Line on Bank Revolving Accounts is \$3,110 to \$4,778 Average Credit Line of \$10,533 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3035</b>	<p>Average Credit Line on Bank Revolving Accounts is \$4,779 to \$5,773 Average Credit Line of \$10,533 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3036</b>	<p>Average Credit Line on Bank Revolving Accounts is \$5,774 to \$6,175 Average Credit Line of \$10,533 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3037</b></p>	<p>Average Credit Line on Bank Revolving Accounts is \$6,176 to \$7,919 Average Credit Line of \$10,533 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3038</b></p>	<p>Average Credit Line on Bank Revolving Accounts is \$7,920 to \$10,532 Average Credit Line of \$10,533 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3039</b></p>	<p>Average Credit Line on Bank Revolving Accounts is \$1,167 or Less Average Credit Line of \$7,501 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3040</b></p>	<p>Average Credit Line on Bank Revolving Accounts is \$1,168 to \$1,562 Average Credit Line of \$7,501 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3041</b></p>	<p>Average Credit Line on Bank Revolving Accounts is \$1,563 to \$1,956 Average Credit Line of \$7,501 or More is Better</p>

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	<p>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.</p> <p>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.</p> <p>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.</p>
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<b>3042</b>	<p>Average Credit Line on Bank Revolving Accounts is \$1,957 to \$3,620 Average Credit Line of \$7,501 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3043</b>	<p>Average Credit Line on Bank Revolving Accounts is \$3,621 to \$4,833 Average Credit Line of \$7,501 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3044</b>	<p>Average Credit Line on Bank Revolving Accounts is \$4,834 to \$6,980 Average Credit Line of \$7,501 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3045</b>	<p>Average Credit Line on Bank Revolving Accounts is \$6,980 to \$7,500 Average Credit Line of \$7,501 or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3046</b></p>	<p># of Open Bank Revolving Accts with Balance to Credit Line <math>\geq 75\%</math> is 1 Zero Open Bank Revolving Accts w/Balance to Credit Line <math>\geq 75\%</math> is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3047</b></p>	<p># of Open Bank Revolving Accts with Balance to Credit Line <math>\geq 75\%</math> is 2 or More Zero Open Bank Revolving Accts w/Balance to Credit Line <math>\geq 75\%</math> is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3048</b></p>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3049</b></p>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>



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<b>3050</b>	<p>Opn Bk Rev Acct Crdt Lmit to Ttl Crdt Lmit for Opn Accts is 23.40% to 29.72% A Ratio of 95.38% and Higher is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3051</b>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3052</b>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3053</b>	<p># of Bank Revolving Accts Currently or in Past Rprtd as Bad Debt is 1 or More Zero Bank Revolving Bad Debt Accounts is Better</p> <p>1. 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.</p> <p>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.</p> <p>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.</p>

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<b>3054</b>	<p>Number of Collection Agency Filings is 1 Zero Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3055</b>	<p>Number of Collection Agency Filings is 2 to 3 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3056</b>	<p>Number of Collection Agency Filings is 4 to 5 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3057</b>	<p>Number of Collection Agency Filings is 6 to 8 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3058</b>	<p>Number of Collection Agency Filings is 9 to 11 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3059</b>	<p>Number of Collection Agency Filings is 12 or More Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>

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<b>3060</b>	<p>Time Since Oldest Account Opening on File is 17 Months or Less 118 to 175 Months Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3061</b>	<p>Time Since Oldest Account Opening on File is 18 to 25 Months 118 to 175 Months Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3062</b>	<p>Time Since Oldest Account Opening on File is 26 to 34 Months 118 to 175 Months Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3063</b>	<p>Time Since Oldest Account Opening on File is 35 to 42 Months 118 to 175 Months Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3064</b>	<p>Time Since Oldest Account Opening on File is 43 to 64 Months 118 to 175 Months Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<b>3065</b>	<p>Time Since Oldest Account Opening on File is 65 to 117 Months 118 to 175 Months Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3066</b>	<p>Time Since Oldest Account Opening on File is 176 to 220 Months 118 to 175 Months Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3067</b>	<p>Time Since Oldest Account Opening on File is 221 to 245 Months 118 to 175 Months Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3068</b>	<p>Time Since Oldest Account Opening on File is 246 to 274 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3069</b></p>	<p>Time Since Oldest Account Opening on File is 275 Months or More 118 to 175 Months Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3070</b></p>	<p>Total Length of Time Department Store Accounts in File is 38 Months or Less Having no Department Store Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3071</b></p>	<p>Total Length of Time Department Store Accounts in File is 39 to 236 Months Having no Department Store Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3072</b></p>	<p>Total Length of Time Department Store Accounts in File is 237 to 442 Months Having no Department Store Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>



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<b>3073</b>	<p>Total Length of Time Department Store Accounts in File is 443 to 567 Months Having no Department Store Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</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> </ol>
<b>3074</b>	<p>Total Length of Time Department Store Accounts in File is 568 Months or More Having no Department Store Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</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> </ol>
<b>3075</b>	<p>Total Length of Time Department Store Accounts in File is Less Than a Month Having no Department Store Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</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> </ol>
<b>3076</b>	<p>Total Length of Time Department Store Accounts in File is 1 to 128 Months Having no Department Store Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</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> </ol>

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<b>3077</b>	<p>Total Length of Time Department Store Accounts in File is 129 to 207 Months Having no Department Store Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</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> </ol>
<b>3078</b>	<p>Total Length of Time Department Store Accounts in File is 208 to 227 Months Having no Department Store Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</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> </ol>
<b>3079</b>	<p>Total Length of Time Department Store Accounts in File is 228 to 349 Months Having no Department Store Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</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> </ol>
<b>3080</b>	<p>Total Length of Time Department Store Accounts in File is 350 to 488 Months Having no Department Store Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</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> </ol>

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<p><b>3081</b></p>	<p>Total Length of Time Department Store Accounts in File is 489 Months or More Having no Department Store Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3082</b></p>	<p># of Open Department Store Accounts is 2 1 or 0 Open Department Store Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of open/active department store accounts. Department store accounts refer to JCPenney, Bloomingdale's, Macy's, etc. A revolving type department store account is considered open if it has been reported (even with no activity) in the last 12 months and not reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases.</p>
<p><b>3083</b></p>	<p># of Open Department Store Accounts is 3 1 or 0 Open Department Store Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of open/active department store accounts. Department store accounts refer to JCPenney, Bloomingdale's, Macy's, etc. A revolving type department store account is considered open if it has been reported (even with no activity) in the last 12 months and not reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases.</p>
<p><b>3084</b></p>	<p># of Open Department Store Accounts is 4 or More 1 or 0 Open Department Store Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of open/active department store accounts. Department store accounts refer to JCPenney, Bloomingdale's, Macy's, etc. A revolving type department store account is considered open if it has been reported (even with no activity) in the last 12 months and not reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases.</p>

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<p><b>3085</b></p>	<p>Total Amount of Balances on Open Sales Finance Accounts is \$619 - \$1,471 Having a Total Balance Amount of \$618 or Less is Better</p> <p>1. 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.</p> <p>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.</p> <p>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.</p>
<p><b>3086</b></p>	<p>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</p> <p>1. 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.</p> <p>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.</p> <p>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.</p>
<p><b>3087</b></p>	<p>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</p> <p>1. 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.</p> <p>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.</p> <p>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.</p>
<p><b>3088</b></p>	<p>Sales Finance Account(s) on File but None is Considered Open Zero Sales Finance Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3089</b></p>	<p>Number of Open Sales Finance Accounts is 1 Zero Sales Finance Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3090</b></p>	<p>Number of Open Sales Finance Accounts is 2 or more Zero Sales Finance Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3091</b></p>	<p># of Sales Finance Accounts Established is 1 Zero Sales Finance Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open sales finance accounts experience more insurance losses.</p> <p>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.</p>
<p><b>3092</b></p>	<p># of Sales Finance Accounts Established is 2 Zero Sales Finance Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open sales finance accounts experience more insurance losses.</p> <p>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.</p>
<p><b>3093</b></p>	<p># of Sales Finance Accounts Established is 3 Zero Sales Finance Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open sales finance accounts experience more insurance losses.</p> <p>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.</p>



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<p><b>3094</b></p>	<p># of Sales Finance Accounts Established is 4 or More Zero Sales Finance Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open sales finance accounts experience more insurance losses.</p> <p>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.</p>
<p><b>3095</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 0 Months No Consumer Initiated Inquiries is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3096</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 1 to 4 Months No Consumer Initiated Inquiries is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3097</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 5 to 11 Months No Consumer Initiated Inquiries is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3098</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 12 to 15 Months No Consumer Initiated Inquiries is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3099</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 16 Months or More No Consumer Initiated Inquiries is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3100</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 0 Months No Consumer Initiated Inquiries is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3101</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 1 Month No Consumer Initiated Inquiries is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The score considers how long it has been since the last credit inquiry. These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or an account review (by a creditor with whom you have an existing relationship) are not considered when calculating your insurance score. Inquiries from insurance companies are not considered.</li> <li>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.</li> <li>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.</li> </ol>
<p><b>3102</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 2 Months No Consumer Initiated Inquiries is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The score considers how long it has been since the last credit inquiry. These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or an account review (by a creditor with whom you have an existing relationship) are not considered when calculating your insurance score. Inquiries from insurance companies are not considered.</li> <li>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.</li> <li>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.</li> </ol>
<p><b>3103</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 3 Months No Consumer Initiated Inquiries is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The score considers how long it has been since the last credit inquiry. These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or an account review (by a creditor with whom you have an existing relationship) are not considered when calculating your insurance score. Inquiries from insurance companies are not considered.</li> <li>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.</li> <li>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.</li> </ol>

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<p><b>3104</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 4 to 10 Months No Consumer Initiated Inquiries is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3105</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 11 to 12 Months No Consumer Initiated Inquiries is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3106</b></p>	<p>Time Since Most Recent Consumer Initiated Inquiry is 13 Months or More No Consumer Initiated Inquiries is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3107</b></p>	<p># of Inquiries Initiated by Consumer is 1 Zero Inquiries Initiated by Consumer is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3108</b></p>	<p># of Inquiries Initiated by Consumer is 2 Zero Inquiries Initiated by Consumer is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3109</b></p>	<p># of Inquiries Initiated by Consumer is 3 Zero Inquiries Initiated by Consumer is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>



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<p><b>3110</b></p>	<p># of Inquiries Initiated by Consumer is 4 Zero Inquiries Initiated by Consumer is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3111</b></p>	<p># of Inquiries Initiated by Consumer is 5 to 6 Zero Inquiries Initiated by Consumer is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3112</b></p>	<p># of Inquiries Initiated by Consumer is 7 or More Zero Inquiries Initiated by Consumer is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3113</b></p>	<p># of Inquiries Initiated by Consumer is 4 to 6 Zero Inquiries Initiated by Consumer is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3114</b></p>	<p># of Inquiries Initiated by Consumer is 7 to 13 Zero Inquiries Initiated by Consumer is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3115</b></p>	<p># of Inquiries Initiated by Consumer is 14 or More Zero Inquiries Initiated by Consumer is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3116</b></p>	<p>% 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</p> <p>1. 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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with outstanding loans experience more insurance losses.</p> <p>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.</p>
<p><b>3117</b></p>	<p>% 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</p> <p>1. 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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with outstanding loans experience more insurance losses.</p> <p>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.</p>
<p><b>3118</b></p>	<p>% of Open Credit Union, S&amp;L, Mortg Accts to Total Opn Accts is 10.00% or Less 14.30% or More of Opn Crdt Union,S&amp;L,Mort Act to Ttl Opn Accts is Better</p> <p>1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open credit union, savings &amp; loan, or mortgage accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open.</p> <p>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.</p> <p>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.</p>

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<p><b>3119</b></p>	<p>% of Open Credit Union, S&amp;L, Mortg Accts to Total Opn Accts is 10.01% - 11.11% 14.30% or More of Opn Crdt Union,S&amp;L,Mort Act to Ttl Opn Accts is Better</p> <p>1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open credit union, savings &amp; loan, or mortgage accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open.</p> <p>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.</p> <p>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.</p>
<p><b>3120</b></p>	<p>% of Open Credit Union, S&amp;L, Mortg Accts to Total Opn Accts is 11.12% to 14.29% 14.30% or More of Opn Crdt Union,S&amp;L,Mort Act to Ttl Opn Accts is Better</p> <p>1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open credit union, savings &amp; loan, or mortgage accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open.</p> <p>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.</p> <p>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.</p>
<p><b>3121</b></p>	<p>Number of Open Retail Accounts is 4 or More 3 or Less Open Retail Accounts is Better</p> <p>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.</p> <p>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.</p> <p>3. How can I improve this aspect of my score? Consider using fewer sources of credit to make purchases.</p>
<p><b>3122</b></p>	<p>Time Since Most Recent Derogatory Public Record is 7 Months or Less Having no Derogatory Public Record is Better</p> <p>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).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>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.</p>

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<p><b>3123</b></p>	<p>Time Since Most Recent Derogatory Public Record is 8 Months Having no Derogatory Public Record is Better</p> <p>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).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>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.</p>
<p><b>3124</b></p>	<p>Time Since Most Recent Derogatory Public Record is 9 to 12 Months Having no Derogatory Public Record is Better</p> <p>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).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>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.</p>
<p><b>3125</b></p>	<p>Time Since Most Recent Derogatory Public Record is 13 to 25 Months Having no Derogatory Public Record is Better</p> <p>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).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>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.</p>
<p><b>3126</b></p>	<p>Time Since Most Recent Derogatory Public Record is 26 to 27 Months Having no Derogatory Public Record is Better</p> <p>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).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p>



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	<p>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.</p>
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<p><b>3127</b></p>	<p>Time Since Most Recent Derogatory Public Record is 28 to 35 Months Having no Derogatory Public Record is Better</p> <p>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).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>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.</p>
<p><b>3128</b></p>	<p>Time Since Most Recent Derogatory Public Record is 36 Months or More Having no Derogatory Public Record is Better</p> <p>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).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>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.</p>
<p><b>3129</b></p>	<p>Time Since Most Recent Account Opened is 0 Months 119 Months or More Since Most Recent Account Opened is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3130</b></p>	<p>Time Since Most Recent Account Opened is 1 to 3 Months 119 Months or More Since Most Recent Account Opened is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3131</b></p>	<p>Time Since Most Recent Account Opened is 4 to 6 Months          119 Months or More Since Most Recent Account Opened is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3132</b></p>	<p>Time Since Most Recent Account Opened is 7 to 14 Months          119 Months or More Since Most Recent Account Opened is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3133</b></p>	<p>Time Since Most Recent Account Opened is 15 Months          119 Months or More Since Most Recent Account Opened is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3134</b></p>	<p>Time Since Most Recent Account Opened is 16 to 26 Months          119 Months or More Since Most Recent Account Opened is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3135</b></p>	<p>Time Since Most Recent Account Opened is 27 to 30 Months 119 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>
<p><b>3136</b></p>	<p>Time Since Most Recent Account Opened is 31 to 118 Months 119 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The score considers how long it has been since you opened your last credit account. This is done by calculating the number of months since the last account was opened.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>
<p><b>3137</b></p>	<p># of Accounts that are Open is 6 5 or Less Open Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</li> <li>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.</li> </ol>
<p><b>3138</b></p>	<p># of Accounts that are Open is 7 to 8 5 or Less Open Accounts is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</li> <li>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.</li> </ol>

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<b>3139</b>	<p># of Accounts that are Open is 9 5 or Less Open Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p>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.</p>
<b>3140</b>	<p># of Accounts that are Open is 10 to 11 5 or Less Open Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p>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.</p>
<b>3141</b>	<p># of Accounts that are Open is 12 to 15 5 or Less Open Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p>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.</p>
<b>3142</b>	<p># of Accounts that are Open is 16 or More 5 or Less Open Accounts is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain open/active accounts experience fewer insurance losses.</p> <p>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.</p>



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<p><b>3143</b></p>	<p>Number of accounts Opened in the Last 12 Months is 1 Zero Accounts Opened in the Last 12 Months is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The numbers of accounts with a date opened in the last 12 months.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<p><b>3144</b></p>	<p>Number of accounts Opened in the Last 12 Months is 2 to 3 Zero Accounts Opened in the Last 12 Months is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The numbers of accounts with a date opened in the last 12 months.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<p><b>3145</b></p>	<p>Number of accounts Opened in the Last 12 Months is 4 to 5 Zero Accounts Opened in the Last 12 Months is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The numbers of accounts with a date opened in the last 12 months.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<p><b>3146</b></p>	<p>Number of accounts Opened in the Last 12 Months is 6 to 7 Zero Accounts Opened in the Last 12 Months is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The numbers of accounts with a date opened in the last 12 months.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<p><b>3147</b></p>	<p>Number of accounts Opened in the Last 12 Months is 8 or More Zero Accounts Opened in the Last 12 Months is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The numbers of accounts with a date opened in the last 12 months.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>

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<p><b>3148</b></p>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3149</b></p>	<p>Number of Open Accounts with Balance to Credit Line 75% or More is 2 Zero Accounts with Balance to Credit Line 75% or More is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3150</b></p>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3151</b></p>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3152</b></p>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3153</b></p>	<p># of Accounts with 30 Day or Worse Late Delinquent in Last 24 Months is 1 Zero Accounts 30 Days or Worse Delinquent in the Last 24 Months is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<b>3154</b>	<p># 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</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day or worse late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score.</li> <li>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.</li> </ol>
<b>3155</b>	<p># of Accounts with 30 Day or Worse Late Delinquent in Last 24 Months is 3 or More Zero Accounts 30 Days or Worse Delinquent in the Last 24 Months is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day or worse late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score.</li> <li>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.</li> </ol>
<b>3156</b>	<p># 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</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</li> <li>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.</li> </ol>
<b>3157</b>	<p># 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</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</li> <li>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.</li> </ol>
<b>3158</b>	<p># 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</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</li> <li>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.</li> </ol>

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<b>3159</b>	<p># 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</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</li> <li>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.</li> </ol>
<b>3160</b>	<p>Total Amount of Balances on Open Accounts is \$666 to \$1,682 Less than \$666 in Total Balances on Open Accounts is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The sum of balances for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accts must have balance greater than \$0 to be open. Mortgages are not included in the calculation.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</li> <li>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.</li> </ol>
<b>3161</b>	<p>Total Amount of Balances on Open Accounts is \$1,683 to \$4,709 Less than \$666 in Total Balances on Open Accounts is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The sum of balances for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accts must have balance greater than \$0 to be open. Mortgages are not included in the calculation.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</li> <li>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.</li> </ol>
<b>3162</b>	<p>Total Amount of Balances on Open Accounts is \$4,710 to \$5,500 Less than \$666 in Total Balances on Open Accounts is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The sum of balances for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accts must have balance greater than \$0 to be open. Mortgages are not included in the calculation.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</li> <li>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.</li> </ol>



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<p><b>3163</b></p>	<p>Total Amount of Balances on Open Accounts is \$5,501 to \$13,104 Less than \$666 in Total Balances on Open Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3164</b></p>	<p>Total Amount of Balances on Open Accounts is \$13,105 to \$17,404 Less than \$666 in Total Balances on Open Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3165</b></p>	<p>Total Amount of Balances on Open Accounts is \$17,405 to \$47,855 Less than \$666 in Total Balances on Open Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3166</b></p>	<p>Total Amount of Balances on Open Accounts is \$47,856 to \$57,056 Less than \$666 in Total Balances on Open Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<b>3167</b>	<p>Total Amount of Balances on Open Accounts is \$57,057 to \$63,836 Less than \$666 in Total Balances on Open Accounts is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The sum of balances for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accts must have balance greater than \$0 to be open. Mortgages are not included in the calculation.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</li> <li>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.</li> </ol>
<b>3168</b>	<p>Total Amount of Balances on Open Accounts is \$63,837 or More Less than \$666 in Total Balances on Open Accounts is Better</p> <ol style="list-style-type: none"> <li>1. What information is this message derived from? The sum of balances for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accts must have balance greater than \$0 to be open. Mortgages are not included in the calculation.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have medium to high balances on their accounts experience more insurance losses.</li> <li>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.</li> </ol>
<b>3176</b>	<p>Time Since Oldest Account Opening on File is 176 to 184 Months 175 Months or Less Since Oldest Account Opening is Better</p> <ol style="list-style-type: none"> <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 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.</li> <li>3. 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>
<b>3177</b>	<p>Time Since Oldest Account Opening on File is 185 to 205 Months 175 Months or Less Since Oldest Account Opening is Better</p> <ol style="list-style-type: none"> <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 open on average.</li> <li>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.</li> <li>3. 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>
<b>3178</b>	<p>Time Since Oldest Account Opening on File is 206 to 217 Months 175 Months or Less Since Oldest Account Opening is Better</p> <ol style="list-style-type: none"> <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> </ol>

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	<p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
<p><b>3179</b></p>	<p>Time Since Oldest Account Opening on File is 218 to 227 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>

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<b>3180</b>	<p>Time Since Oldest Account Opening on File is 228 to 248 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
<b>3181</b>	<p>Time Since Oldest Account Opening on File is 249 to 254 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3182</b>	<p>Time Since Oldest Account Opening on File is 255 to 317 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
<b>3183</b>	<p>Time Since Oldest Account Opening on File is 318 to 331 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
<b>3184</b>	<p>Time Since Oldest Account Opening on File is 332 to 345 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>

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<b>3185</b>	<p>Time Since Oldest Account Opening on File is 346 to 352 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
<b>3186</b>	<p>Time Since Oldest Account Opening on File is 353 to 377 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
<b>3187</b>	<p>Time Since Oldest Account Opening on File is 378 to 385 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
<b>3188</b>	<p>Time Since Oldest Account Opening on File is 386 to 393 Months 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
<b>3189</b>	<p>Time Since Oldest Account Opening on File is 394 Months or More 175 Months or Less Since Oldest Account Opening is Better</p> <p>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.</p> <p>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.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>



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<p><b>3190</b></p>	<p>Percent of Balance to Credit Line is 6.23% to 7.97% 6.22% or Less Balance to Credit Line is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3191</b></p>	<p>Percent of Balance to Credit Line is 7.98% to 8.99% 6.22% or Less Balance to Credit Line is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3192</b></p>	<p>Percent of Balance to Credit Line is 9.00% to 15.24% 6.22% or Less Balance to Credit Line is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3193</b></p>	<p>Percent of Balance to Credit Line is 15.25% to 33.11% 6.22% or Less Balance to Credit Line is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<b>3194</b>	<p>Percent of Balance to Credit Line is 33.12% to 56.4% 6.22% or Less Balance to Credit Line is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3195</b>	<p>Percent of Balance to Credit Line is 56.41% or More 6.22% or Less Balance to Credit Line is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3197</b>	<p># of Accounts Opened in the Last 12 Months is 2 Zero Accounts Opened in the Last 12 Months is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3198</b>	<p># of Accounts Opened in the Last 12 Months is 3 Zero Accounts Opened in the Last 12 Months is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3199</b>	<p># of Accounts Opened in the Last 12 Months is 4 or More Zero Accounts Opened in the Last 12 Months is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3201</b></p>	<p>Time Since Most Recent Account Opened is Less than a Month 23 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>
<p><b>3202</b></p>	<p>Time Since Most Recent Account Opened is 1 Month 23 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>
<p><b>3203</b></p>	<p>Time Since Most Recent Account Opened is 2 to 3 Months 23 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>
<p><b>3204</b></p>	<p>Time Since Most Recent Account Opened is 4 Months 23 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>

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<p><b>3205</b></p>	<p>Time Since Most Recent Account Opened is 5 Months                  23 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>
<p><b>3206</b></p>	<p>Time Since Most Recent Account Opened is 6 to 10 Months                  23 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>
<p><b>3207</b></p>	<p>Time Since Most Recent Account Opened is 11 Months                  23 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>
<p><b>3208</b></p>	<p>Time Since Most Recent Account Opened is 12 Months                  23 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>

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<b>3209</b>	<p>Time Since Most Recent Account Opened is 13 to 22 Months 23 Months or More Since Most Recent Account Opened is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently opened accounts experience more insurance losses. A recently opened account is an indication of increased financial obligations.</li> <li>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.</li> </ol>
<b>3210</b>	<p># of Accounts Opened in the Last 24 Months is 1 to 2 Zero Accounts Opened in the Last 24 Months is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<b>3211</b>	<p># of Accounts Opened in the Last 24 Months is 3 Zero Accounts Opened in the Last 24 Months is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<b>3212</b>	<p># of Accounts Opened in the Last 24 Months is 4 Zero Accounts Opened in the Last 24 Months is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<b>3213</b>	<p># of Accounts Opened in the Last 24 Months is 5 Zero Accounts Opened in the Last 24 Months is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>



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<b>3214</b>	<p># of Accounts Opened in the Last 24 Months is 6 Zero Accounts Opened in the Last 24 Months is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<b>3215</b>	<p># of Accounts Opened in the Last 24 Months is 7 Zero Accounts Opened in the Last 24 Months is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<b>3216</b>	<p># of Accounts Opened in the Last 24 Months is 8 to 9 Zero Accounts Opened in the Last 24 Months is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<b>3217</b>	<p># of Accounts Opened in the Last 24 Months is 10 or More Zero Accounts Opened in the Last 24 Months is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses.</li> <li>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.</li> </ol>
<b>3218</b>	<p># of Accounts Currently or in the Past Reported as Bad Debt is 1 or More Zero Accounts Reported as Bad Debt is Better</p> <ol style="list-style-type: none"> <li>1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</li> <li>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.</li> </ol>
<b>3219</b>	<p># of Accounts Reported as Bad Debt in the Last 24 Months is 2 Zero Accounts Reported as Bad Debt is Better</p> <ol style="list-style-type: none"> <li>1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</li> <li>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.</li> </ol>

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<b>3220</b>	<p># of Accounts Reported as Bad Debt in the Last 24 Months is 3 Zero Accounts Reported as Bad Debt is Better</p> <ol style="list-style-type: none"> <li>1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</li> <li>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.</li> </ol>
<b>3221</b>	<p># of Accounts Reported as Bad Debt in the Last 24 Months is 4 Zero Accounts Reported as Bad Debt is Better</p> <ol style="list-style-type: none"> <li>1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</li> <li>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.</li> </ol>
<b>3222</b>	<p># of Accounts Reported as Bad Debt in the Last 24 Months is 5 Zero Accounts Reported as Bad Debt is Better</p> <ol style="list-style-type: none"> <li>1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</li> <li>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.</li> </ol>
<b>3223</b>	<p># of Accounts Reported as Bad Debt in the Last 24 Months is 6 to 14 Zero Accounts Reported as Bad Debt is Better</p> <ol style="list-style-type: none"> <li>1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</li> <li>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.</li> </ol>
<b>3224</b>	<p># of Accounts Reported as Bad Debt in the Last 24 Months is 15 to 17 Zero Accounts Reported as Bad Debt is Better</p> <ol style="list-style-type: none"> <li>1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</li> <li>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.</li> </ol>
<b>3225</b>	<p># of Accounts Reported as Bad Debt in the Last 24 Months is 18 or More Zero Accounts Reported as Bad Debt is Better</p> <ol style="list-style-type: none"> <li>1. What information is this derived from? An account reported seriously delinquent including charge off, repossession, bankruptcy, or foreclosure.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent accounts have more insurance losses.</li> <li>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.</li> </ol>

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<b>3226</b>	<p>% of Accts Opnd Last 24 Mos in Rltshp to Total Opn Accts is 11.12% to 16.67% 11.11% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3227</b>	<p>% of Accts Opnd Last 24 Mos in Rltshp to Total Opn Accts is 16.68% to 42.86% 11.11% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3228</b>	<p>% of Accts Opnd Last 24 Mos in Rltshp to Total Opn Accts is 42.87% to 46.67% 11.11% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3229</b>	<p>% of Accts Opnd Last 24 Mos in Rltshp to Total Opn Accts is 46.68% to 66.67% 11.11% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3230</b>	<p>% of Accts Opnd Last 24 Mos in Rltshp to Total Opn Accts is 66.68% to 85.71% 11.11% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3231</b></p>	<p>% of Accts Opnd Last 24 Mos in Rltshp to Total Opn Accts is 85.72% to 125% 11.11% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3232</b></p>	<p>% of Accts Opnd Last 24 Mos in Rltshp to Total Opn Accts is 125.01% to 150% 11.11% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3233</b></p>	<p>% of Accts Opnd Last 24 Mos in Rltshp to Total Opn Accts is 150.01% or More 11.11% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3234</b></p>	<p>Number of Auto Financing Accounts is 1 Having no Auto Financing Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3235</b></p>	<p>Number of Auto Financing Accounts is 2 Having no Auto Financing Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3236</b></p>	<p>Number of Auto Financing Accounts is 3 Having no Auto Financing Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3237</b></p>	<p>Number of Auto Financing Accounts is 4 or More Having no Auto Financing Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3238</b></p>	<p>Total number of accounts Established is 12 to 13 11 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have opened.</p> <p>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.</p> <p>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.</p>
<p><b>3239</b></p>	<p>Total number of accounts Established is 14 to 17 11 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have opened.</p> <p>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.</p> <p>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.</p>
<p><b>3240</b></p>	<p>Total number of accounts Established is 18 to 20 11 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have opened.</p> <p>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.</p> <p>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.</p>



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<p><b>3241</b></p>	<p>Total number of accounts Established is 21 11 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have opened.</p> <p>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.</p> <p>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.</p>
<p><b>3242</b></p>	<p>Total number of accounts Established is 22 to 26 11 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have opened.</p> <p>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.</p> <p>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.</p>
<p><b>3243</b></p>	<p>Total number of accounts Established is 27 to 32 11 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have opened.</p> <p>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.</p> <p>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.</p>
<p><b>3244</b></p>	<p>Total number of accounts Established is 33 to 41 11 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have opened.</p> <p>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.</p> <p>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.</p>

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<p><b>3245</b></p>	<p>Total number of accounts Established is 42 or More 11 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have opened.</p> <p>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.</p> <p>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.</p>
<p><b>3246</b></p>	<p># of Accounts Currently or in the Past 30 Days Past Due is 1 Having no 30 Day Past Due Accounts is Better</p> <p>1. What information is this derived from? Accounts that are reported by the credit grantor as being 30 days past due.</p> <p>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.</p> <p>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.</p>
<p><b>3247</b></p>	<p># of Accounts Currently or in the Past 30 Days Past Due is 2 Having no 30 Day Past Due Accounts is Better</p> <p>1. What information is this derived from? Accounts that are reported by the credit grantor as being 30 days past due.</p> <p>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.</p> <p>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.</p>
<p><b>3248</b></p>	<p># of Accounts Currently or in the Past 30 Days Past Due is 3 Having no 30 Day Past Due Accounts is Better</p> <p>1. What information is this derived from? Accounts that are reported by the credit grantor as being 30 days past due.</p> <p>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.</p> <p>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.</p>
<p><b>3249</b></p>	<p># of Accounts Currently or in the Past 30 Days Past Due is 4 or More Having no 30 Day Past Due Accounts is Better</p> <p>1. What information is this derived from? Accounts that are reported by the credit grantor as being 30 days past due.</p> <p>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.</p> <p>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.</p>

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<p><b>3250</b></p>	<p>% of Open Bank Installment Accounts to Total Open Accounts is 11.11% or Less Having no Open Bank Installment Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3251</b></p>	<p>% of Open Bank Installment Accounts to Total Open Accounts is 11.12% or More Having no Open Bank Installment Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3252</b></p>	<p>Number of Personal Finance Accounts is 1 Having no Personal Finance Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3253</b></p>	<p>Number of Personal Finance Accounts is 2 Having no Personal Finance Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<b>3254</b>	<p>Number of Personal Finance Accounts is 3 Having no Personal Finance Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3255</b>	<p>Number of Personal Finance Accounts is 4 to 6 Having no Personal Finance Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3256</b>	<p>Number of Personal Finance Accounts is 7 or More Having no Personal Finance Accounts is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>
<b>3257</b>	<p>% of Balance to Credit Line on Open Accounts is 2.68% to 8.77% A % of Balance to Credit Line of 2.67% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3258</b></p>	<p>% 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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3259</b></p>	<p>% 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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3260</b></p>	<p>% 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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3261</b></p>	<p>% 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</p> <p>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.</p> <p>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.</p> <p>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.</p>



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<p><b>3262</b></p>	<p>% 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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3263</b></p>	<p>% 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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3264</b></p>	<p>% of Balance to Credit Line on Open Accounts is 63.62% to 72.74%  A % of Balance to Credit Line of 2.67% or Less is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3265</b></p>	<p>% 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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3266</b></p>	<p>% 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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3267</b></p>	<p>% 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</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3276</b></p>	<p># of Department Store Accts w/ Bal to Credit Line &gt;=50% is 1 or More  Zero Depart Store Accts w/ Bal to Credit Line &gt;=50% is Better</p> <p>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.</p> <p>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.</p> <p>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.</p>

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<p><b>3277</b></p>	<p>Time Since Most Recent Item Reported by Collection Agency is 7 Months or Less Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3278</b></p>	<p>Time Since Most Recent Item Reported by Collection Agency is 8 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3279</b></p>	<p>Time Since Most Recent Item Reported by Collection Agency is 9 to 12 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3280</b></p>	<p>Time Since Most Recent Item Reported by Collection Agency is 13 to 25 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</li> <li>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.</li> </ol>

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<p><b>3281</b></p>	<p>Time Since Most Recent Item Reported by Collection Agency is 26 to 27 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3282</b></p>	<p>Time Since Most Recent Item Reported by Collection Agency is 28 to 35 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3283</b></p>	<p>Time Since Most Recent Item Reported by Collection Agency is 36 Months or More Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3319</b></p>	<p># of Items Reported by Collection Agencies is 2 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3320</b></p>	<p># of Items Reported by Collection Agencies is 3 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>

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<b>3321</b>	<p># of Items Reported by Collection Agencies is 4 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3322</b>	<p># of Items Reported by Collection Agencies is 5 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3323</b>	<p># of Items Reported by Collection Agencies is 6 to 14 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3324</b>	<p># of Items Reported by Collection Agencies is 15 to 17 Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3325</b>	<p># of Items Reported by Collection Agencies is 18 or More Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</li> <li>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.</li> </ol>
<b>3419</b>	<p># of Derogatory Public Records is 2 Fewer Derogatory Public Records is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</li> <li>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.</li> </ol>



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<p><b>3420</b></p>	<p># of Derogatory Public Records is 3 Fewer Derogatory Public Records is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3421</b></p>	<p># of Derogatory Public Records is 4 Fewer Derogatory Public Records is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3422</b></p>	<p># of Derogatory Public Records is 5 Fewer Derogatory Public Records is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</li> <li>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.</li> </ol>
<p><b>3423</b></p>	<p># of Derogatory Public Records is 6 to 14 Fewer Derogatory Public Records is Better</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</li> <li>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.</li> </ol>

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<b>3424</b>	<p># of Derogatory Public Records is 15 to 17 Fewer Derogatory Public Records is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>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.</p>
<b>3425</b>	<p># of Derogatory Public Records is 18 or More Fewer Derogatory Public Records is Better</p> <p>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.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>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.</p>
<b>3906</b>	<p>Insufficient Information on Auto Financing Accounts Unable to Determine Active Status of Auto Financing Accounts</p> <p>There are auto finance accounts on file but the date opened or date reported is either missing or is invalid or the balance amount is either blank or invalid. An auto finance account is one with credit institutions such as GMAC, Ford Motor Credit, etc.</p>
<b>3907</b>	<p>Insufficient Information on Auto Financing Accounts No Auto Financing Accounts on File</p> <p>There are no auto finance accounts on file. Accounts can be excluded for various reasons. An auto finance account is one with credit institutions such as GMAC, Ford Motor Credit, etc.</p>
<b>3908</b>	<p>Insufficient Information on Auto Financing Accounts Auto Financing Accounts are no Longer Active or they are Closed</p> <p>There are auto finance accounts on file but they indicate that they are closed or no longer active. An auto finance account is one with credit institutions such as GMAC, Ford Motor Credit, etc.</p>
<b>3916</b>	<p>Insufficient Information on Accounts Unable to Determine Active Status on Accounts</p> <p>There are accounts on file but the date opened or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>
<b>3918</b>	<p>Insufficient Information on Accounts Accounts are no Longer Active</p> <p>There are accounts on file but they indicate that they are closed or no longer active.</p>
<b>3919</b>	<p>Insufficient Information on Accounts No Accounts on File</p> <p>There are no accounts on the credit report.</p>
<b>3926</b>	<p>Insufficient Information on Bank Revolving Accounts Unable to Determine Active Status of Bank Revolving Accounts</p> <p>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.</p>

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<b>3927</b>	<p>Insufficient Information on Bank Revolving Accounts            No Bank Revolving Accounts on File            There are no bank revolving accounts on file. A bank revolving account is one such as a Visa, Mastercard, etc. account.</p>
<b>3928</b>	<p>Insufficient Information on Bank Revolving Accounts            Bank Revolving Accounts are no Longer Active or they are Closed            There are bank revolving accounts on file but they indicate that they are closed or no longer active. A bank revolving account is one such as a Visa, Mastercard, etc. account.</p>
<b>3936</b>	<p>Insufficient Information on Credit Union, S&amp;L or Mortgage Accounts            Unable to Determine Active Status of Credit Union, S&amp;L, Mort Accounts            There are Credit Union, S&amp;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.</p>
<b>3937</b>	<p>Insufficient Information on Credit Union, S&amp;L or Mortgage Accounts            No Credit Union, S&amp;L, Mortgage Accounts on File            There are no Credit Union, S&amp;L or Mortgage accounts on file.</p>
<b>3938</b>	<p>Insufficient Information on Credit Union, S&amp;L or Mortgage Accounts            Credit Union, S&amp;L, Mortgage Accts are no Longer Active or they are Closed            There are Credit Union, S&amp;L or Mortgage accounts on file but they indicate that they are closed or no longer active.</p>
<b>3946</b>	<p>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.</p>
<b>3947</b>	<p>Insufficient Information on Department Store Accounts            No Department Store Accounts on File            There are no department store accounts on file.</p>
<b>3948</b>	<p>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.</p>
<b>3956</b>	<p>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.</p>
<b>3957</b>	<p>Insufficient Information on Retail Accounts            No Retail Accounts on File            There are no retail accounts on file.</p>
<b>3958</b>	<p>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.</p>

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<b>3966</b>	<p>Insufficient Information on Sales Finance Accounts          Unable to Determine Active Status of Sales Finance Accounts          There are sales finance accounts on file but the date opened or date reported cannot be determined because it is either blank or invalid or the balance amount is either blank or invalid. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.</p>
<b>3967</b>	<p>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.</p>
<b>3968</b>	<p>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.</p>
<b>3990</b>	<p># 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.</p>
<b>3991</b>	<p>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.</p>
<b>3996</b>	<p>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.</p>
<b>3998</b>	<p>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.</p>