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STATE OF MARYLAND  
MARYLAND INSURANCE ADMINISTRATION  
525 St. Paul Place, Baltimore, Maryland 21202-2272

**To: Select Private Passenger Automobile Insurers**

**Re: 2003 Credit Scoring Data Call**

**Date: November 26, 2003**

**Bulletin: Property and Casualty 03-17**

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Pursuant to Section 3, Chapter 580, Acts 2002, the Maryland Insurance Commissioner is required to conduct a study on whether the use of credit scoring in Maryland has an adverse impact on any demographic group defined by race or socio-economic status.

In order for the Commissioner to conduct this study, please provide the following information:

- The name of the credit model used to generate a credit score.
- For each selected zip code:
  - the number of policies with a credit score comparable to a credit score of *less than* 700 points in the ChoicePoint Attract MD Standard Auto model.
  - the number of policies with a credit score comparable to a credit *score equal to or greater than* 700 points in the ChoicePoint Attract MD Standard Auto model.

If you are unable to provide the requested data, you will be required to provide, for each selected zip code, the number of policies for each credit score range as contained in your company's filed rating plan.

For each insurance group that uses a proprietary model, provide the requested data by insurance company, not by group.

The requested data should be provided in the excel spreadsheet format shown on the enclosed "Format for 2003 Credit Scoring Data Call". Enclosed is a sample worksheet to be used as a guide.

Please submit your data in the requested excel format via email. Electronic submission is mandatory. No paper documents will be accepted. Data should be submitted to:

marnold@mdinsurance.state.md.us or cruppel@mdinsurance.state.md.us

If you have any questions, please contact Cathy Ruppel, Insurance Analyst, by phone at (410) 468-2316, by fax at (410) 468-2306, or by email at cruppel@mdinsurance.state.md.us.

Please provide this information no later than December 22, 2003.

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Alfred W. Redmer, Jr.  
Insurance Commissioner

Enclosures:   Format for 2003 Credit Scoring Data Call  
                  Sample Spreadsheet for 2003 Credit Scoring Data Call

## Format for 2003 Credit Scoring Data Call

All data must start in cell A2 of the spreadsheet. Please use Headers. Below lists the columns in which the data must be placed. The placement of data must conform to this format or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
A	NAIC Group Code
B	NAIC Company Code
C	NAIC Company Name (Not Group Name)
D	Name of Credit Model
E	Maryland Region (as listed on the spreadsheet)
F	Selected Zip Code (as listed on the spreadsheet)

For each selected zip code provide:

- G The Number of Policies with a credit score less than 700 points
- H The Number of Policies with a credit score equal to or greater than 700 points

### OR:

In place of columns H and I, insert the appropriate number of columns and add headers to list each credit score range as contained in your company's filed rating plan. Then, provide the number of policies for each selected zip code.

Requirements:

1. The number of policies must be provided in numerical entries to zero decimal places. Round off to whole numbers.
2. If no data is available for a column, insert N/A.
3. In the event that further explanation is needed for any of the columns, please use an attachment.
4. Everything must be on one spreadsheet page.

Sample Spreadsheet for 2003 Credit Scoring Data Call

	A	B	C	D	E	F	G	H
1	NAIC Group Code	NAIC Company Code	NAIC Company Name	Name of Credit Model	Maryland Region	Selected Zip Code	Number of Policies < 700 Points	Number of Policies =/> 700 Points
2					Central Maryland	21202		
3					Central Maryland	21223		
4					Central Maryland	21205		
5					Central Maryland	21217		
6					Central Maryland	21056		
7					Central Maryland	21794		
8					Central Maryland	21131		
9					Central Maryland	21093		
10					Central Maryland	21044		
11					Central Maryland	21046		
12					Central Maryland	21029		
13					Central Maryland	21152		
14					Central Maryland	21005		
15					Central Maryland	21010		
16					Central Maryland	21402		
17					Central Maryland	21031		
18					Central Maryland	21216		
19					Central Maryland	21213		
20					Central Maryland	21215		
21					Central Maryland	21201		
22					Central Maryland	21087		
23					Central Maryland	21158		
24					Central Maryland	21787		
25					Central Maryland	21122		
26					Central Maryland	20794		
27								
28					Southern Maryland	20632		
29					Southern Maryland	20645		
30					Southern Maryland	20628		
31					Southern Maryland	20690		
32					Southern Maryland	20677		
33					Southern Maryland	20623		

Sample Spreadsheet for 2003 Credit Scoring Data Call

	A	B	C	D	E	F	G	H
34					Southern Maryland	20675		
35					Southern Maryland	20667		
36					Southern Maryland	20670		
37					Southern Maryland	20626		
38					Southern Maryland	20662		
39					Southern Maryland	20658		
40					Southern Maryland	20608		
41					Southern Maryland	20615		
42					Southern Maryland	20624		
43					Southern Maryland	20636		
44					Southern Maryland	20621		
45					Southern Maryland	20617		
46								
47					Eastern Shore	21853		
48					Eastern Shore	21643		
49					Eastern Shore	21612		
50					Eastern Shore	21666		
51					Eastern Shore	21619		
52					Eastern Shore	21654		
53					Eastern Shore	21658		
54					Eastern Shore	21866		
55					Eastern Shore	21864		
56					Eastern Shore	21821		
57					Eastern Shore	21820		
58					Eastern Shore	21840		
59					Eastern Shore	21856		
60					Eastern Shore	21626		
61					Eastern Shore	21824		
62					Eastern Shore	21912		
63					Eastern Shore	21865		
64					Eastern Shore	21814		
65								
66					Prince George's & Montgomery	20743		
67					Prince George's & Montgomery	20785		
68					Prince George's & Montgomery	20839		
69					Prince George's & Montgomery	20812		

Sample Spreadsheet for 2003 Credit Scoring Data Call

	A	B	C	D	E	F	G	H
70					Prince George's & Montgomery	20815		
71					Prince George's & Montgomery	20817		
72					Prince George's & Montgomery	20816		
73					Prince George's & Montgomery	20763		
74					Prince George's & Montgomery	20794		
75					Prince George's & Montgomery	20755		
76					Prince George's & Montgomery	20745		
77					Prince George's & Montgomery	20747		
78					Prince George's & Montgomery	20746		
79					Prince George's & Montgomery	20759		
80					Prince George's & Montgomery	20838		
81					Prince George's & Montgomery	20751		
82					Prince George's & Montgomery	20737		
83					Prince George's & Montgomery	20706		
84								
85					Western Maryland	21713		
86					Western Maryland	21719		
87					Western Maryland	21771		
88					Western Maryland	21770		
89					Western Maryland	21784		
90					Western Maryland	21754		
91					Western Maryland	21755		
92					Western Maryland	21531		
93					Western Maryland	21522		
94					Western Maryland	21555		
95					Western Maryland	21701		
96					Western Maryland	21702		
97					Western Maryland	21740		
98					Western Maryland	21520		
99					Western Maryland	21711		
100					Western Maryland	21773		
101					Western Maryland	21523		
102					Western Maryland	21710		