

TransUnion Insurance Risk Scoring Factors

Auto/property reason codes

Shopping Characteristics

Code	Explanation
S01	Consumer has made 7 or more credit applications other than auto loans in last 12 months. Optimum value is less than 7.
S11	The consumer has made no bank credit card applications in the previous 12 months but 1 or more in the previous 24 months. Optimum value is 0 in the previous 24 months.
S12	The consumer has made 1 bank credit card application in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of applications decreases.
S13	The consumer has made 2 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of applications decreases.
S14	The consumer has made 3 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of applications decreases.
S15	The consumer has made 4 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of applications decreases.
S16	The consumer has made 5 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of applications decreases.
S17	The consumer has made 6 or more bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of applications decreases.
S21	Most recent credit application occurred in current month. Optimum value is 25 months or more; score will improve as months since last application increases.
S22	Most recent credit application occurred in past month. Optimum value is 25 months or more; score will improve as months since last application increases.
S23	Most recent credit application occurred in past 2 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S24	Most recent credit application occurred in past 3 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S25	Most recent credit application occurred in past 4 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S26	Most recent credit application occurred in past 5 months. Optimum value is 25 months or more; score will improve as months since last application increases.

Code	Explanation
S27	Most recent credit application occurred in past 6 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S28	Most recent credit application occurred in past 7 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S29	Most recent credit application occurred in past 8 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S30	Most recent credit application occurred in past 9 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S31	Most recent credit application occurred in past 10 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S32	Most recent credit application occurred in past 11 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S33	Most recent credit application occurred in past 12 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S34	Most recent credit application occurred in past 13 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S35	Most recent credit application occurred in past 14 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S36	Most recent credit application occurred in past 15 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S37	Most recent credit application occurred in past 16 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S38	Most recent credit application occurred in past 17 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S39	Most recent credit application occurred in past 18 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S40	Most recent credit application occurred in past 19 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S41	Most recent credit application occurred in past 20 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S42	Most recent credit application occurred in past 21 months. Optimum value is 25 months or more; score will improve as months since last application increases.

Shopping Characteristics continued on following page

TransUnion Insurance Risk Scoring Factors

Auto/property reason codes (continued)

Shopping Characteristics (continued)

Code	Explanation
S43	Most recent credit application occurred in past 22 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S44	Most recent credit application occurred in past 23 months. Optimum value is 25 months or more; score will improve as months since last application increases.
S45	Most recent credit application occurred in past 24 months. Optimum value is 25 months or more; score will improve as months since last application increases.

General Characteristics

Code	Explanation
G01	Most recent bankcard account was opened within past 42 months. Optimum value is more than 42.
G11	Average credit limit for bank revolving accounts is less than \$3,000. Optimum value is \$9,000 or more; score will improve by increasing to between \$3,000 and \$8,999.
G12	Average credit limit for bank revolving accounts is between \$3,000 and \$8,999. Optimum value is \$9,000 or more.
G21	Number of bank installment accounts is 6 or more. Optimum value is less than 6.
G31	Average age of all accounts is less than 55 months. Optimum value is 55 months or more.

Utilization Characteristics

Code	Explanation
U01	Total balance of all finance company installment accounts is \$25,000 or more. Optimum value is less than \$25,000.
U11	Average balance of all personal finance company accounts is \$60,000 or more. Optimum value is less than \$60,000.

Derogatory Characteristics

Code	Explanation
D01	Three or more collection accounts occurred within the last 5 years. Optimum value is less than 3.
D11	One or more charge-offs occurred within the last 5 years. Optimum value is 0.
D21	Consumer has 5 or more accounts that have been 60+ days past due in the previous 12 months. Optimum value is less than 5.
D31	Most recent delinquency on a retail account occurred during the previous 3 months. Optimum value is no delinquency in the previous 3 months.
D41	Age of oldest account that has ever been 60 or more days past due is less than 48 months. Optimum value is no account past due that is less than 70 months old; score will improve when age of oldest past due account falls between 48 and 69 months.
D42	Age of oldest account that has ever been 60 or more days past due is between 48 and 69 months. Optimum value is no account past due that is less than 70 months old.



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