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Insurance credit model

Abstract

A system and method are disclosed for furnishing a quote for an insurance product for a user. In one embodiment, the method includes receiving a request from a user for a quote for an insurance product. The request includes an identification of a coverage option and a user identifier. Upon receipt of the request, the system retrieves user credit information based on the user identifier and selects one or more values from the user credit information associated with pre-selected variables related to the selected coverage option. The system then employs the values of the pre-selected variables to calculate a user's insurance credit score for the coverage option.

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Parent Case Text

CROSS REFERENCE TO RELATED APPLICATIONS

This application is a continuation of U.S. application Ser. No. 11/558,221 filed on Nov. 9, 2006, the disclosure of which is incorporated by reference herein in its entirety.

Claims

The invention claimed is:

1. A method of furnishing a quote for an automobile insurance product for a user comprising: receiving a request from a user for a quote for an automobile insurance product, wherein the request includes a user identifier and an identification of a coverage option selected from the group consisting of bodily injury, property damage, personal injury protection, comprehensive, collision, uninsured motorist, liability, physical damage, and combined coverage; retrieving user credit information based on the user identifier, the user credit information having a plurality of attributes, each attribute having a value, wherein each coverage option is associated with a subset of attributes; selecting from the user credit information the values of the subset of attributes associated with the identified coverage option; generating by a computer weight factors associated with the selected values; inputting the selected values and the weight factors into an insurance credit score algorithm to calculate by a computer a user insurance credit score for the selected coverage option; inputting the calculated user insurance credit score into an insurance quote algorithm to calculate by a computer a quote for the automobile insurance product; and providing the quote for the automobile insurance product to the user.
2. The method of claim 1, further comprising pre-selecting attributes associated with each coverage option according to a statistical analysis.
3. The method of claim 2, further comprising populating a look-up table associated with a coverage option according to a statistical analysis.
4. The method of claim 3, further comprising refining the look-up table associated with the coverage option according to a statistical analysis.
5. The method of claim 2, wherein the statistical analysis includes a forward selection analysis.
6. The method of claim 2, wherein the statistical analysis includes a backward selection analysis.
7. The method of claim 2, further comprising refining the pre-selected attributes associated with each coverage option according to a statistical analysis.
8. The method of claim 1, further comprising selecting a look up table associated with the selected coverage option.

9. The method of claim 1, wherein the coverage option is a line coverage option.
10. The method of claim 1, further comprising receiving additional information related to at least one of age, marital status, gender, location, automobile symbol, and driving record and inputting the additional information into the insurance quote algorithm.
11. The method of claim 1, wherein the plurality of attributes include at least one of an age of an oldest trade, an age of the individual when an earliest reported trade line was opened, a number of months since a most recent automobile trade was opened, a percentage of bankcard trades that are in satisfactory status, a number of collections on file excluding those with a medical industry code, a ratio of a number of trades with a past due amount to a total number of trades, a presence of a foreclosure, a presence of an open mortgage trade, a presence of personal finance trades, a ratio of revolving credit balances to a credit limit on revolving accounts, a ratio of total credit balances to a credit limit on all accounts, a ratio of a number of revolving trades to a number of total trades, a number of inquiries in the last 24 months, and a percentage of trades opened within the last 12 months to total trades.
12. Computer implemented steps for generating insurance data using a computed insurance score comprising: receiving an identifier for an individual and a selection from a group of automobile line coverage options; retrieving credit information for the identified individual, the credit information having a plurality of attributes, each attribute having a value; identifying at least one pre-selected attribute associated with the selected automobile line coverage option; retrieving the at least one value from the credit information associated with the at least one pre-selected attribute; computing by a computer an insurance score with the at least one retrieved value according to a pre-selected algorithm associated with the selected automobile line coverage option; and generating insurance data at an output device using the computed insurance score.
13. The computer implemented steps of claim 12, wherein the step of generating insurance data includes inputting into an insurance algorithm the computed insurance score and at least one score associated with one of an individual's age, marital status, gender, location, and driving record.
14. The computer implemented steps of claim 13, wherein the insurance algorithm includes a pre-selected weight for each of the at least one score associated with one of an individual's age, marital status, gender, location, and driving record.
15. The computer implemented steps of claim 12, wherein the insurance data is related to automobile insurance and the selected automobile line coverage option is one of bodily injury coverage, property damage coverage, personal injury protection coverage, comprehensive coverage, collision coverage, and combined coverage.
16. The computer implemented steps of claim 12, wherein plurality of attributes include at least one of an age of an oldest trade, an age of the individual when an earliest reported trade line was opened, a number of months since a most recent automobile trade was opened, a percentage of bankcard trades that are in satisfactory status, a number of collections on file excluding those with a medical industry code, a ratio of a number of trades with a past due amount to a total number of trades, a presence of a foreclosure, a presence of an open mortgage trade, a presence of personal finance trades, a ratio of revolving credit balances to a credit limit on revolving accounts, a ratio of total credit balances to a credit limit on all accounts, a ratio of a number of revolving trades to a number of total trades, a number of inquiries in the last 24 months, and a percentage of trades opened within the last 12 months to total trades.
17. The computer implemented steps of claim 12, wherein the pre-selected algorithm associated with the selected automobile line coverage option includes a pre-selected weight associated with each of the pre-selected attributes.
18. A tangible computer-readable medium comprising: data receiving logic configured to receive data corresponding to an automobile insurance line coverage selection and user credit information; data selection logic configured to select some, but not all, of the data from the user credit information according to the automobile insurance line coverage selection; and data processing logic configured to generate an insurance credit score according to the selected data from the user credit information and the automobile insurance line coverage selection.
19. The computer-readable medium of claim 18, further comprising data identification logic configured to identify a plurality of data sets from the user credit information, including at least a first data set associated with a first insurance coverage selection and second data set associated with a second insurance coverage selection.
20. The computer-readable medium of claim 19, wherein the first data set includes at least one datum that is not included in the second data set.
21. The computer-readable medium of claim 19, wherein the first data set includes at least one datum that is included in

the second data set.

22. The computer-readable medium of claim 19, wherein each of the plurality of data sets includes at least one of an age of an oldest trade, an age of the individual when an earliest reported trade line was opened, a number of months since a most recent automobile trade was opened, a percentage of bankcard trades that are in satisfactory status, a number of collections on file excluding those with a medical industry code, a ratio of a number of trades with a past due amount to a total number of trades, a presence of a foreclosure, a presence of an open mortgage trade, a presence of personal finance trades, a ratio of revolving credit balances to a credit limit on revolving accounts, a ratio of total credit balances to a credit limit on all accounts, a ratio of a number of revolving trades to a number of total trades, a number of inquiries in the last 24 months, and a percentage of trades opened within the last 12 months to total trades.

23. The computer-readable medium of claim 18, further comprising data transmitting logic configured to transmit the insurance coverage quote to a user.

24. The computer-readable medium of claim 23, wherein the data receiving logic is further configured to receive a user social security number and the data transmitting logic is further configured to transmit the user social security number to a third party credit reporting agency.

25. The computer-readable medium of claim 18, wherein the automobile insurance line coverage selection is one of bodily injury coverage, property damage coverage, personal injury protection coverage, comprehensive coverage, collision coverage, and combined coverage.

26. The computer-readable medium of claim 18, wherein the data processing logic is further configured to generate an insurance coverage quote according to the insurance credit score.

27. The computer-readable medium of claim 18, wherein the data processing logic is further configured to select a look up table associated with the automobile insurance line coverage selection, the look up table having a plurality of attributes, each attribute having at least one weight factor associated with a range of values.

Description

FIELD OF INVENTION

The present application relates to systems and methods for data processing and data management having particular utility in the field of insurance. More particularly, the present application relates to systems and methods for calculating an insurance credit score for an insurance coverage.

BACKGROUND

Online insurance quote systems are known in the art. Similarly, the practice of providing insurance quotes in person or over the telephone is well-known in the art. In the automobile insurance industry, several different types of coverage are available, including bodily injury coverage, property damage coverage, personal injury protection coverage, comprehensive coverage, collision coverage, and uninsured motorist coverage. These coverage types are sometimes referred to as line coverage. Additionally, some firms offer broader insurance coverage, such as liability coverage, sometimes referred to as BIPD coverage, which, broadly speaking, may be a hybrid of bodily injury coverage, property damage coverage, and personal injury coverage. Firms also offer physical damage coverage, sometimes referred to as PhysDam coverage, which, broadly speaking, may be a hybrid of collision coverage and comprehensive coverage. Further, firms also offer combined coverage, which includes all of the above described line coverages.

To calculate an automobile insurance quote, many factors are employed. For example, factors related to the insurance requester, such as age, gender, marital status, and driving record are assigned values or weights that are used in an insurance rate algorithm. Similarly, factors related to the vehicle such as model, retail price, and year are also assigned values or weights that are used in an insurance rate algorithm. The values or weights are assigned according to a correlation with loss costs due to accident and/or theft.

More recently, insurance companies have employed a credit score of the insurance requester as a factor for calculating an insurance quote. The credit score is weighted according to a correlation with loss costs due to accident and/or theft. Because the credit score calculated for insurance purposes is on a different scale from credit scores commonly used in other applications, the credit score is referred to as an "insurance credit score," or simply, an "insurance score."

BRIEF DESCRIPTION OF DRAWINGS

In the accompanying drawings, tables and flowcharts are illustrated that, together with the detailed description provided below, describe exemplary embodiments of the claimed invention. Like elements are identified with the same reference numerals.

It will be appreciated that the illustrated element boundaries (e.g., boxes, groups of boxes, or other shapes) in the figures represent one example of the boundaries. One of ordinary skill in the art will appreciate that one element may be designed as multiple elements or that multiple elements may be designed as one element. An element shown as an internal component of another element may be implemented as an external component and vice versa. Furthermore, the drawings are not to scale and the proportion of certain elements may be exaggerated for the purpose of illustration.

FIG. 1 is a schematic diagram illustrating one embodiment of an insurance quoting system;

FIG. 2 is a flow chart illustrating exemplary prior art method steps for calculating a discount for an insurance rate according to an insurance score;

FIGS. 3A-3L are tables illustrating exemplary lookup tables for point values for insurance scores;

FIG. 4 is a table illustrating exemplary prior art algorithms for calculating a discount for an insurance rate according to an insurance score;

FIG. 5 is a flow chart illustrating one embodiment of method steps for calculating an insurance score specific to a selected insurance coverage;

FIGS. 6A-6I are tables illustrating exemplary lookup tables for values for an insurance score algorithm specific to a selected insurance coverage;

FIG. 7 is a table illustrating exemplary algorithms for calculating an insurance score specific to a selected insurance coverage;

FIG. 8 is a block diagram illustrating a simplified diagrammatic representation of factors input into an insurance product quote calculation; and

FIG. 9 is a schematic diagram illustrating a simplified schematic drawing for a processor for generating an insurance quote.

DETAILED DESCRIPTION

"Logic," as used herein, includes but is not limited to hardware, firmware, software and/or combinations of each to perform a function(s) or an action(s), and/or to cause a function or action from another component. For example, based on a desired application or need, logic may include a software controlled microprocessor, discrete logic such as an application specific integrated circuit (ASIC), a programmed logic device, memory device containing instructions, or the like. Logic may also be fully embodied as software.

FIG. 1 illustrates one embodiment of a system 100 for providing a quote for an insurance product. In the illustrated embodiment, a user 110 is in data communication with an insurance provider 120 through a network 130, such as an LAN, a WAN, the Internet, a wireless network, or any known telecommunications network. In an alternative embodiment (not shown), the user 110 may be directly connected to the insurance provider 120 through any known connections, such as copper wire, a telephone line, an Ethernet line, a USB connector, a Firewire connector, an IEEE 1394 connector, an RS-232 connector, a coaxial cable, an infrared transmission, radio frequency transmission, or Bluetooth transmission.

With continued reference to FIG. 1, the insurance provider 120 is in data communication with a first database 140 and a second database 150 through a secured connection. In the illustrated embodiment, the insurance provider 120 is in data communication with a first database 140 and a second database 150 through the network 130. In one embodiment, the first database 140 is a third party credit reporting agency database and the second database 150 is a third party vehicle information database. In an alternative embodiment (not shown), the insurance provider 120 may be directly connected to the first and second databases 140, 150 through one of: (1) a hard line, such as a telephone line, an Ethernet line, a USB connector, a Firewire connector, an IEEE 1394 connector, an RS-232 connector, a coaxial cable; (2) a wireless connection, such as an infrared, radio frequency, Bluetooth; or (3) any other known connections. In other alternative embodiments (not shown), the insurance provider 120 is in data communication with one or more additional databases,

such as a traffic violations database, a criminal database, an address database, an accident database, or a DMV database.

As will be understood, the disclosed method of providing an insurance quote is not limited to the system 100 of FIG. 1. Alternative systems (not shown) include a human operator with access to the insurance provider 120. In such an alternative system, the operator is in communication with a user, either face to face, or via a telephone, email, instant message, facsimile, or any other known communication means. The operator may have direct access to the insurance provider 120, or may be connected through a network.

FIG. 2 illustrates a prior art method 200 for calculating a discount on an insurance rate based on a user's insurance score and according to an insurance coverage selection. In the illustrated embodiment, the insurance provider receives an insurance request from a user (step 210). Typically, the request includes a user identifier, such as a social security number. Upon receipt of the user information, the insurance provider retrieves user credit information (step 220). The insurance provider may request the credit information from a third party credit reporting agency, such as EQUIFAX.RTM., EXPERIAN.RTM., TRANSUNION.sup.SM, or any other known credit reporting agency. Alternatively, the insurance provider may maintain its own credit information.

After requesting the user credit information, the insurance provider usually receives detailed credit information. For example, in one known embodiment, the third party credit report provides the information listed in Table 1 in the attached Appendix.

However, in some cases the insurance provider may receive an empty file (commonly referred to as a "no hit") or a file with very little credit information (commonly referred to as a "thin file"). Therefore, before proceeding, the insurance provider determines if it has received a no hit or a thin file (step 230). If the credit report includes adequate information, the insurance provider filters the credit information to retrieve values related to pre-selected variables (step 240). The pre-selected variables are independent of the coverage the user selects. In other words, the same variables are used for each insurance coverage selection.

After the credit information is filtered and the appropriate values retrieved, the values are used to determine an insurance score (step 250).

In one embodiment, the insurance provider employs lookup tables to retrieve a point total associated with the retrieved value. Exemplary lookup tables are illustrated in FIGS. 3A-3L. In the illustrated embodiment, the pre-selected variables were chosen to be the age of the user's oldest trade (FIG. 3A), the age of the user at the time of the earliest trade (FIG. 3B), the age of the user's newest trade (FIG. 3C), the number of satisfactory trades (FIG. 3D), the number of trades with delinquency ratings (FIG. 3E), the number of months since the user's most recent charge-off (FIG. 3F), the number of derogatory trades (FIG. 3G), the ratio of the user's revolving credit to total credit (FIG. 3H), the ratio of the user's total balances to the user's total high credit for all non-closed trades (FIG. 3I), the number of trade lines the user opened during the last year (FIG. 3J), the number of months since the user last opened a revolving trade (FIG. 3K), and the number of non-insurance inquiries made (FIG. 3L).

In the exemplary lookup tables, there are three groups of values associated with each variable. Turning to FIG. 3A as an example, if the age of the user's oldest trade fell within the range of Group.sub.A1, the variable is assigned a point total of P.sub.A1. Similarly, if the age of the user's oldest trade fell within the range of Group.sub.B1, the variable is assigned a point total of P.sub.B1. Further, if the age of the user's oldest trade fell within the range of Group.sub.C1, the variable is assigned a point total of P.sub.C1. In one known prior art embodiment, Group.sub.A1 covers the range of 0-12 months and is associated with a point total P.sub.A1 of 37 points; Group.sub.B1 covers the range of 13-60 months and is associated with a point total P.sub.B1 of 17 points; and Group.sub.C1 covers the range of 61 months or more and is associated with a point total P.sub.C1 of 0 points.

In the above described embodiment, point totals are assigned such that lower point totals indicate a better credit risk. In an alternative embodiment, point totals are assigned such that high point totals indicate a better credit risk. It should be understood that in alternative embodiments, different ranges of time may be associated with different point totals. It should further be understood that some variables may have fewer than three associated groups and other variables may have more than three associated groups.

After the point totals are determined, they are then inserted into an insurance score algorithm. For example, in one embodiment, the point totals are simply summed together to generate an insurance score. In an alternative embodiment (not shown), the values are multiplied by various weights.

Referring back to FIG. 2, if the user's credit report is a no hit or a thin file, the insurance provider assigns a default insurance score to the user (step 250). On some occasions, the credit report may have adequate information related to certain variables, but may be missing data related to other variables. In such instances, a point total is retrieved from the

lookup table for variables having adequate data, and a default point total is assigned for variables with missing data.

After an insurance score is determined, the insurance provider determines a rate discount (if any) to be applied to the insurance quote (step 260). In one embodiment (not shown), the rate discount is determined by employing a lookup table to retrieve a discount associated with the insurance score. In an alternative embodiment (not shown), the rate discount is determined by inserting the insurance score into an algorithm to calculate the discount. In another alternative embodiment, the insurance provider determines an additional premium (if any) to be applied to the insurance quote.

In one known embodiment, the rate discount is based on both an insurance score and a selected insurance coverage. FIG. 4 illustrates one exemplary rate discount algorithms specific to the selected coverage option. In the illustrated embodiment, a first weight $w_{sub.1}$ is assigned to the bodily injury coverage, a second weight $w_{sub.2}$ is assigned to the property damage coverage, a third weight $w_{sub.3}$ is assigned to the personal injury protection coverage, a fourth weight $w_{sub.4}$ is assigned to the comprehensive coverage, a fifth weight $w_{sub.5}$ is assigned to the collision coverage, and a sixth weight $w_{sub.6}$ is assigned to the combined coverage.

FIG. 5 illustrates one embodiment of a method 500 for calculating an insurance score specific to a selected insurance coverage. First, the insurance provider receives a request for a quote for an insurance product from a user (step 510). The request includes an insurance coverage selection. Additionally, the request typically includes a user identifier, such as a social security number. Upon receipt of the user information, the insurance provider retrieves user credit information (step 520). The insurance provider may request the credit information from a third party credit reporting agency, such as EQUIFAX.RTM., EXPERIAN.RTM., TRANSUNION.sup.SM, or any other known credit reporting agency. Alternatively, the insurance provider may maintain its own credit information.

After requesting the user credit information, the insurance provider usually receives detailed credit information. For example, in one known embodiment, the third party credit report provides the information described in Table 1 in the attached appendix. However, it should be understood that the variables listed in Table 1 are exemplary, and that any known credit variables may be included in a user's credit report. In an alternative embodiment (not shown), raw credit files may be used instead of a third party credit report.

Before proceeding, the insurance provider determines if it has received a no hit file (step 530). If the file is not a no hit file, the provider further determines if it has received a thin file (step 540). If the credit information is complete, the insurance provider filters the credit information to retrieve values related to pre-selected variables according to the selected insurance coverage (step 550). After the credit information is filtered and the appropriate values retrieved, a lookup table is selected that corresponds to the selected insurance coverage (step 560). Alternatively, an algorithm may be selected that corresponds to the selected insurance coverage.

After the lookup table is selected, weight factors are retrieved from the lookup table that correspond to the values associated with the pre-selected variables (step 570). If the user's credit information is a no hit or thin file, the insurance provider assigns a default insurance score to the user. On some occasions, the credit information may have adequate information related to certain variables, but may be missing data related to other variables. In such instances, a weight factor is retrieved from the lookup table for variables having adequate data, and a default weight factor is assigned for variables with missing data

The weight factors are then used to calculate a coverage specific insurance score (step 580).

FIGS. 6A-6I illustrate exemplary lookup tables specific to a selected insurance coverage. As the tables illustrate, a pure premium for each insurance coverage is correlated to distinct variables. In the exemplary lookup tables, there are three variables associated with each insurance coverage. However, it should be understood that some insurance coverages may have more than three associated variables and some may have less than three associated variables.

The variables are correlated to the pure premium of the insurance coverage via a statistical analysis. In one known embodiment, the variables are selected by a forward selection process. In phase one of a forward selection process, a first model insurance score algorithm is created that uses the first of n available variables from a sample of credit information. A second model insurance score algorithm is then created that uses the second of n available variables from the sample of credit information. The process is then repeated until n model insurance score algorithms are created. The effectiveness of each model insurance score algorithm is then measured and the model with the lowest average squared error is used in phase two of the process.

In phase two, $n-1$ model algorithms are created, each containing the selected variable from phase one, plus one of the remaining $n-1$ variables. Again, the effectiveness of each model insurance score is measured and the model with the lowest average squared error is used in phase three of the process, provided its average squared error is also lower than that of the algorithm with only the originally selected variable. The process is repeated, until none of the remaining

variables reduce the average squared error.

In an alternative embodiment, the variables are selected by a backward selection process. In a backward selection process, a first model insurance score algorithm is created that includes all of the n variables. Each variable is then removed, in turn, to determine if its removal effects the average squared error. After each variable is tested, the algorithm that produced the lowest average squared error is used in phase two, and the process is repeated until an algorithm is found that results in a lowest average squared error.

In other alternative embodiments, other known selection models may be employed. It should be understood that the lookup tables may be revised over time, employing the same described technique. As the sample sizes increase over time and as trends change, the lookup tables may be refined to include different variables.

The same process is used to select variables for each different insurance coverage selection. In one embodiment, some variables may correlate to the pure premiums of several different insurance coverages. In another embodiment, each insurance coverage may use variables that are distinct from the other insurance coverage selections. Further, the process of selecting credit-related variables may have to be revised based on state regulation. It is known that some states limit the types of credit variables that may be employed to generate insurance quotes. Therefore, state-specific algorithms may need to be formed.

In the exemplary lookup tables, there are three groups of values associated with each variable. Turning to FIG. 6A as an example, Variable 1 has three groups of associated values, val.sub.1a, val.sub.1b, and val.sub.1c. Each of the three groups are assigned a weight factor f.sub.1a, f.sub.1b, and f.sub.1c. The appropriate weight factor is chosen, according to the value from the user's credit report, and used in an insurance score algorithm.

FIG. 7 illustrates exemplary insurance score algorithms for each possible insurance coverage. Here, the selected weight factors are multiplied together and multiplied by an additional weight factor. In the illustrated embodiment, the additional weight factor is a factor of 100. In an alternative embodiment, no additional weight factors are used. It should be understood that such an algorithm is merely exemplary.

FIG. 8 illustrates a simplified diagrammatic representation 800 of factors input into an insurance product quote calculation. As shown in this illustration, after the generation of an insurance score, these scores are entered into an algorithm, along with other factors, to generate a quote on an insurance product. For example, the algorithm may include the coverage specific insurance score 810, the user's age 820, the user's driving record 830, the user's gender 840, the user's home location 850, the user's marital status 860, a vehicle symbol 870 based on the vehicle's characteristics, and other factors 880. After the factors are all input into an algorithm, they are appropriately weighted to generate an insurance product quote 890.

FIG. 9 illustrates a simplified diagrammatic drawing of one embodiment of a processor or system 900 for providing a quote for an insurance product. As shown in the illustrated embodiment, the system 900 includes data receiving logic 910 for receiving data from users and from third party database administrators. The data receiving logic 910 may be configured to receive data through a hard line, such as a telephone line, an Ethernet line, a USB connector, a Firewire connector, in IEEE 1394 connector, an RS-232 connector, or a coaxial cable; a wireless connection, such as an infrared, radio frequency, or Bluetooth; or any other known connections. The data receiving logic 910 is in data communication with data identification logic 920. The data identification logic 920 is configured to identify at least a user identifier and a user's insurance coverage selection. The data identification is in data communication with data transmitting logic 930, and is configured to instruct the data transmitting logic 930 to request data from third party database administrators or to request more information from the user.

The data identification logic 920 is also in data communication with data selection logic 940. When the data receiving logic 910 receives data from a third party database administrator, it transmits the data to the data selection logic 940 and to the data identification logic 920. The data identification logic identifies pre-selected variables associated with the selected insurance coverage by polling a memory 950. The memory 950 may be RAM, ROM, EPROM, EEPROM, Flash-EPROM, or any other known types of memory. After identifying the pre-selected variables, the data identification logic 920 instructs the data selection logic 940 to select values from the received data associated with the pre-selected variables.

In an insurance credit scoring embodiment, the received data is credit information and the data identification logic 920 identifies a data set of credit variables that have been pre-selected according to a correlation with a pure premium of the selected insurance coverage according to a statistical analysis. For example a first credit data set may be correlated with a pure premium for bodily injury coverage, a second credit data set may be correlated with a pure premium for property damage coverage, a third credit data set may be correlated with a pure premium for personal injury protection coverage, a fourth credit data set may be correlated with a pure premium for comprehensive coverage, a fifth credit data set may be

correlated with a pure premium for collision coverage, a sixth credit data set may be correlated with a pure premium for uninsured motorist coverage, a seventh credit data set may be correlated with a pure premium for liability coverage, an eighth credit data set may be correlated with a pure premium for physical damage coverage, and a ninth credit data set may be correlated with a pure premium for combined coverage. In one embodiment, some variables may be present in multiple data sets. For example, in one embodiment, the first credit data set and the second credit data set both include the age of the oldest trade. In an alternative embodiment, each credit data set includes distinct variables.

After the values are selected from the received data, processing logic 960 processes the values to generate a score, such as an insurance score, which is used to calculate a quote for an insurance product. The quote is then transmitted to the user via the data transmitting logic 930.

To the extent that the term "includes" or "including" is used in the specification or the claims, it is intended to be inclusive in a manner similar to the term "comprising" as that term is interpreted when employed as a transitional word in a claim. Furthermore, to the extent that the term "or" is employed (e.g., A or B) it is intended to mean "A or B or both." When the applicants intend to indicate "only A or B but not both" then the term "only A or B but not both" will be employed. Thus, use of the term "or" herein is the inclusive, and not the exclusive use. See, Bryan A. Garner, A Dictionary of Modern Legal Usage 624 (2d. Ed. 1995). Also, to the extent that the terms "in" or "into" are used in the specification or the claims, it is intended to additionally mean "on" or "onto." Furthermore, to the extent the term "connect" is used in the specification or claims, it is intended to mean not only "directly connected to," but also "indirectly connected to" such as connected through another component or components.

While the present application illustrates various embodiments, and while these embodiments have been described in some detail, it is not the intention of the applicant to restrict or in any way limit the scope of the claimed invention to such detail. Additional advantages and modifications will readily appear to those skilled in the art. Therefore, the application, in its broader aspects, is not limited to the specific details, the representative apparatus, and illustrative examples shown and described. Accordingly, departures may be made from such details without departing from the spirit or scope of the applicant's claimed invention.

APPENDIX

TABLE-US-00001 TABLE 1 Reference Number Attribute Description 3000 Number Inquiries w/in 3 Months 3001 Number Inquiries w/in 12 Months 3002 Number Inquiries w/in 24 Months 3100 Number Trades 3102 Number Bankcard Trades 3104 Number Department Store Trades 3105 Number Installment Trades 3109 Number Revolving Trades 3111 Age Oldest Trade 3113 Age Oldest Bankcard Trade 3116 Age Oldest Installment Trade 3117 Age Oldest Mortgage Trade 3119 Age Oldest Retail Trade 3120 Age Oldest Revolving Trade 3122 Age Newest Trade 3123 Age Newest Auto Finance Trade 3124 Age Newest Bankcard Trade 3126 Age Newest Department Store Trades 3127 Age Newest Installment Trade 3131 Age Newest Retail Trade 3132 Age Newest Sales Finance Trade 3133 Number Trades Opened w/in 6 Months 3134 Number Revolving Trades Opened w/in 6 Months 3135 Number Trades Opened w/in 12 Months 3136 Number Installment Trades Opened w/in 12 Months 3137 Number Open Trades 3138 Number Open Auto Finance Trades 3139 Number Open Bankcard Trades 3140 Number Open Credit Union Trades 3141 Number Open Department Store Trades 3142 Number Open Installment Trades 3143 Number Open Mortgage Trades 3144 Number Open Personal Finance/Student Loan Trades 3145 Number Open Retail Trades 3146 Number Open Revolving Trades 3147 Number Open Sales Finance Trades 3148 Number Trades w/Update w/in 3 Months w/ Balance > \$0 3150 Number Bankcard Trades w/Update w/in 3 Months w/ Balance > \$0 3152 Number Department Store Trades w/Update w/in 3 Months w/ Balance > \$0 3153 Number Installment Trades w/Update w/in 3 Months w/ Balance > \$0 3157 Number Revolving Trades w/Update w/in 3 Months w/ Balance > \$0 3159 Total Balance Open Trades w/Update w/in 3 Months 3160 Total Balance Open Auto Finance Trades w/Update w/in 3 Months 3161 Total Balance Open Bankcard Trades w/Update w/in 3 Months 3162 Total Balance Open Credit Union Trades w/Update w/in 3 Months 3163 Total Balance Open Department Store Trades w/Update w/in 3 Months 3164 Total Balance Open Installment Trades w/Update w/in 3 Months 3165 Total Balance Open Mortgage Trades w/Update w/in 3 Months 3166 Total Balance Open Personal Finance/Student Loan Trades w/Update w/in 3 Months 3167 Total Balance Open Retail Trades w/Update w/in 3 Months 3168 Total Balance Open Revolving Trades w/Update w/in 3 Months 3169 Total Balance Open Sales Finance Trades w/Update w/in 3 Months 3181 Total Balance Closed Trades w/Update w/in 3 Months 3183 Total Balance Closed Bankcard Trades w/Update w/in 3 Months 3184 Total Balance Closed Credit Union Trades w/Update w/in 3 Months 3185 Total Balance Closed Department Store Trades w/Update w/in 3 Months 3188 Total Balance Closed Personal Finance/Student Loan Trades w/Update w/in 3 Months 3189 Total Balance Closed Retail Trades w/Update w/in 3 Months 3190 Total Balance Closed Revolving Trades w/Update w/in 3 Months 3191 Total Balance Closed Sales Finance Trades w/Update w/in 3 Months 3203 Total Loan Amount Open Auto Finance Trades w/Update w/in 3 Months 3204 Total High Credit Open Bankcard Trades w/Update w/in 3 Months 3205 Total High Credit Open Department Store Trades w/Update w/in 3 Months 3206 Total Loan Amount Open Installment Trades w/Update w/in 3 Months 3207 Total Loan Amount Open Mortgage Trades w/Update w/in 3 Months 3208 Total High Credit Open Revolving Trades w/Update w/in 3 Months 3215 Number Trades w/ Past Due Amount > \$0 3217 Number Bankcard Trades w/ Past Due Amount > \$0 3219 Number

Department Store Trades w/ Past Due Amount > \$0 3223 Number Retail Trades w/ Past Due Amount > \$0 3224 Number Revolving Trades w/ Past Due Amount > \$0 3228 Total Past Due Amount Bankcard Trades w/Update w/in 3 Months 3231 Total Past Due Amount Installment Trades w/Update w/in 3 Months 3234 Total Past Due Amount Retail Trades w/Update w/in 3 Months 3235 Total Past Due Amount Revolving Trades w/Update w/in 3 Months 3236 Total Past Due Amount Trades w/Update w/in 3 Months 3237 Total Past Due Amount 3239 Total Past Due Amount Bankcard Trades 3242 Total Past Due Amount Installment Trades 3245 Total Past Due Amount Retail Trades 3246 Total Past Due Amount Revolving Trades 3257 Number 30 Days Past Due Occurrences w/in 6 Months Revolving Trades 3266 Number 30 Days Past Due Occurrences w/in 12 Months Revolving Trades 3268 Number 30 Days Past Due Occurrences w/in 24 Months 3270 Number 30 Days Past Due Occurrences w/in 24 Months Bankcard Trades 3272 Number 30 Days Past Due Occurrences w/in 24 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Number Retail Trades Worst Rating 60 Days Past Due w/in 6 Months 3435 Number Revolving Trades Worst Rating 60 Days Past Due w/in 6 Months 3436 Number Sales Finance Trades Worst Rating 60 Days Past Due w/in 6 Months 3437 Number Trades Worst Rating 90 Days Past Due w/in 6 Months 3439 Number Bankcard Trades Worst Rating 90 Days Past Due w/in 6 Months 3441 Number Department Store Trades Worst Rating 90 Days Past Due w/in 6 Months 3442 Number Installment Trades Worst Rating 90 Days Past Due w/in 6 Months 3444 Number Personal Finance/Student Loan Trades Worst Rating 90 Days Past Due w/in 6 Months 3445 Number Retail Trades Worst Rating 90 Days Past Due w/in 6 Months 3446 Number Revolving Trades Worst Rating 90 Days Past Due w/in 6 Months 3447 Number Sales Finance Trades Worst Rating 90 Days Past Due w/in 6 Months 3448 Number Trades Worst Rating 120-180 or More Days Past Due w/in 6 Months 3450 Number Bankcard Trades Worst Rating 120-180 or More Days Past Due w/in 6 Months 3452 Number 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Unpaid Major Derogatory Event w/in 24 Months 3624 Number Sales Finance Trades w/ Unpaid Major Derogatory Event w/in 24 Months 3625 Number Trades Unpaid Major Derogatory 3627 Number Bankcard Trades Unpaid Major Derogatory 3629 Number Department Store Trades Unpaid Major Derogatory 3630 Number Installment Trades Unpaid Major Derogatory 3633 Number Retail Trades Unpaid Major Derogatory 3634 Number Revolving Trades Unpaid Major Derogatory 3723 Number Open Retail Trades w/Update w/in 3 Months w/ Balance >= 50% High Credit 3724 Number Open Revolving Trades w/Update w/in 3 Months w/ Balance >= 50% High Credit 3725 Number Open Auto Finance Trades w/Update w/in 3 Months w/ Balance >= 75% Loan Amount 3726 Number Open Bankcard Trades w/Update w/in 3 Months w/ Balance >= 75% High Credit 3727 Number Open Department Store Trades w/Update w/in 3 Months w/ Balance >= 75% High Credit 3728 Number Open Installment Trades w/Update w/in 3 Months w/ Balance >= 75% Loan Amount 3729 Number Open Mortgage Trades w/Update w/in 3 Months w/ Balance >= 75% Loan Amount 3746 Subjects Age 3900 Percent Satisfactory Bankcard Trades to Total Bankcard Trades 3901 Percent Satisfactory Revolving Trades to Total Revolving Trades 3902 Bankruptcy w/in 24 Months Flag 3903 Bankruptcy Flag 3904 Foreclosure w/in 24 Months Flag 3905 Foreclosure Flag 3907 Number 3rd Party Collections w/in 12 Months 3908 Number 3rd Party Collections w/in 24 Months 3909 Number 3rd Party Collections 3911 Total Collection Amount 3rd Party Collections w/in 12 Months 3912 Total Collection Amount 3rd Party Collections w/in 24 Months 3913 Total Collection Amount 3rd Party Collections 3747 Number Trades Reported w/in 3 Months 3748 Number Bankcard Trades Reported w/in 3 Months

3749 Number Department Store Trades Reported w/in 3 Months 3750 Number Trades Reported w/in 3 Months 3751 Number Revolving Trades Reported w/in 3 Months 3752 Number Trades Reported w/in 6 Months 3753 Number Bankcard Trades Reported w/in 6 Months 3754 Number Revolving Trades Reported w/in 6 Months 3755 Age Newest Date Last Activity Trades Paid as Agreed 3756 Age Newest Date Last Activity Bankcard Trades Paid as Agreed 3757 Age Newest Date Last Activity Installment Trades Paid as Agreed 3758 Age Newest Date Last Activity Revolving Trades Paid as Agreed 3759 Age Newest Date Last Activity Trades Other Than Paid as Agreed 3760 Age Newest Date Last Activity Bankcard Trades Other Than Paid as Agreed 3761 Age Newest Date Last Activity Installment Trades Other Than Paid as Agreed 3762 Age Newest Date Last Activity Revolving Trades Other Than Paid as Agreed 3812 Age Newest Tax Lien Public Record Item 3813 Age Newest Judgment Public Record Item 3825 Percent of Bankcard Trades to All Trades 3826 Percent of Department Store Trades to All Trades 3827 Percent of Installment Trades to All Trades 3828 Percent of Revolving Trades to All Trades 3829 Percent of Bankcard Trades to All Revolving Trades 3830 Percent of Open Department Store Trades to All Open Retail Trades 3831 Percent of Open Bankcard Trades to All Open Revolving Trades 3832 Percent of Open Trades to All Trades 3833 Percent of Open Bankcard Trades to All Bankcard Trades 3834 Percent of Open Department Store Trades to All Department Store Trades 3835 Percent of Open Installment Trades to All Installment Trades 3836 Percent of Open Revolving Trades to All Revolving Trades 3837 Percent of Open Bankcard Trades to All Open Trades 3838 Percent of Open Credit Union Trades to All Open Trades 3839 Percent of Open Department Store Trades to All Open Trades 3840 Percent of Open Installment Trades to All Open Trades 3841 Percent of Open Retail Trades to All Open Trades 3842 Percent of Open Revolving Trades to All Open Trades 3843 Percent of Trades Opened within 6 Months to All Trades 3844 Percent of Trades Opened within 12 Months to All Trades 3845 Percent of Revolving Trades Opened within 6 Months to All Revolving Trades 3846 Total Balance with Update within 3 Months 3847 Total Balance Bankcard Trades with Update within 3 Months 3848 Total Balance Credit Union Trades with Update within 3 Months 3849 Total Balance Department Store Trades with Update within 3 Months 3850 Total Balance Personal Finance Trades with Update within 3 Months 3851 Total Balance Retail Trades with Update within 3 Months 3852 Total Balance Revolving Trades with Update within 3 Months 3853 Total Balance Sales Finance Trades with Update within 3

Months 3854 Percent of Balance to High Credit Open Bankcard Trades with Update within 3 Months 3855 Percent of Balance to High Credit Open Department Store Trades with Update within 3 Months 3856 Percent of Balance to High Credit Open Revolving Trades with Update within 3 Months 3857 Percent of Balance to Total Loan Amount Open Auto Finance Trades with Update within 3 Months 3858 Percent of Balance to Total Loan Amount Open Installment Trades with Update within 3 Months 3859 Percent of Balance to Total Loan Amount Open Mortgage Trades with Update within 3 Months 3860 Percent of Total Past Due Amount to Total Balance Bankcard Trades with Update within 3 Months 3861 Percent of Total Past Due Amount to Total Balance Retail Trades with Update within 3 Months 3862 Percent of Total Past Due Amount to Total Balance Revolving Trades with Update within 3 Months 3863 Percent of Total Past Due Amount to Total Balance All Trades with Update within 3 Months 3864 Percent of Trades Always Satisfactory to All Trades 3865 Percent of Trades Satisfactory within 3 Months to All Trades Reported 3 Months 3866 Percent of Bankcard Trades Satisfactory within 3 Months to All Bankcard Trades Reported 3 Months 3867 Percent of Department Store Trades Satisfactory within 3 Months to All Department Store Trades Reported 3 Months 3868 Percent of Installment Trades Satisfactory within 3 Months to All Installment Trades Reported 3 Months 3869 Percent of Revolving Trades Satisfactory within 3 Months to All Revolving Trades Reported 3 Months 3870 Number of Trades 60 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3871 Number of Trades 90 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3872 Number of Trades 120 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3873 Number of Bankcard Trades 60 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3874 Number of Bankcard Trades 90 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3875 Number of Trades 120 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3876 Number of Department Store Trades 60 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3877 Number of Department Store Trades 90 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3878 Number of Department Store Trades 120 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3879 Number of Installment Trades 60 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3880 Number of Installment Trades 90 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3881 Number of Installment Trades 120 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3882 Number of Retail Trades 60 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3883 Number of Retail Trades 90 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3884 Number of Retail Trades 120 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3885 Number of Revolving Trades 60 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3886 Number of Revolving Trades 90 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3887 Number of Revolving Trades 120 Days or Worse within 3 Months or Major Derogatory Event within 24 Months 3888 Number of Trades No Worse than 59 Days within 3 Months 3889 Number of Bankcard Trades No Worse than 59 Days within 3 Months 3890 Number of Department Store Trades No Worse than 59 Days within 3 Months 3891 Number of Installment Trades No Worse than 59 Days within 3 Months 3892 Number of Retail Trades No Worse than 59 Days within 3 Months 3893 Number of Revolving Trades No Worse than 59 Days within 3 Months 3894 Percent Trades Worst Rating 60 Days Past Due or Worse w/in 3 Months or Major

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Trades 3973 Percent of Bankcard Trades Worst Rating Ever 60 Days or Worse to All Bankcard Trades 3974 Percent of Bankcard Trades Worst Rating Ever 90 Days or Worse to All Bankcard Trades 3975 Percent of Bankcard Trades Worst Rating Ever 120 Days or Worse to All Bankcard Trades 3976 Percent of Bankcard Trades Major Derogatory to All Bankcard Trades 3977 Percent of Bankcard Trades Unpaid Major Derogatory to All Bankcard Trades 3978 Percent of Revolving Trades Worst Rating Ever 60 Days or Worse to All Revolving Trades 3979 Percent of Revolving Trades Worst Rating Ever 90 Days or Worse to All Revolving Trades 3980 Percent of Revolving Trades Worst Rating Ever 120 Days or Worse to All Revolving Trades 3981 Percent of Revolving Trades Major Derogatory to All

Revolving Trades 3982 Percent of Revolving Trades Unpaid Major Derogatory to All Revolving Trades 3983 Percent of Trades with Major Derogatory Event within 24 Months to All Trades 3984 Percent of Bankcard Trades with Major Derogatory Event within 24 Months to All Bankcard Trades 3985 Percent of Department Store Trades with Major Derogatory Event within 24 Months to All Department Store Trades 3986 Percent of Installment Trades with Major Derogatory Event within 24 Months to All Installment Trades 3987 Percent of Revolving Trades with Major Derogatory Event within 24 Months to All Revolving Trades

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