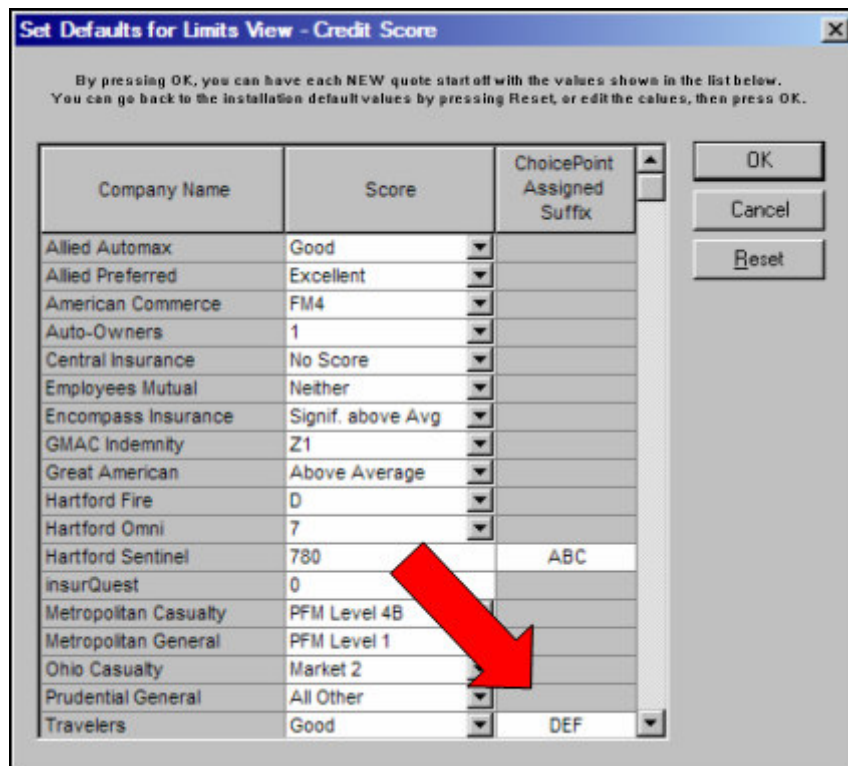


ChoicePoint Integrated Credit Scoring Setup

To order real-time credit scores in FSC Rater through ChoicePoint, each agent must be approved by the insurance company and by ChoicePoint. An approved agent is given a ChoicePoint Node ID, User ID, an initial password, and an Account Suffix. Before you are able to order credit score information, you will need to input your ChoicePoint Assigned Suffix.

To input your ChoicePoint Assigned suffix for the Auto rating system, navigate to the **Limits and Deductibles View**, click on the **Credit Score Tab**, then click on “**Tools**”, and “**Set Defaults**” from the menu bar.

To input your ChoicePoint Assigned suffix for the Property Lines Rating System, navigate to the **Main Input View**, click on the **Credit Score Tab**, then click on “**Tools**”, and “**Set Defaults**” from the menu bar.



The carriers currently offering ChoicePoint Credit Scoring Integration are:

American Commerce Insurance Co.	Austin Mutual Insurance Company
Central Mutual Insurance Company	Comwest Insurance Company
The Hartford –Sentinel Ins. Co.	Mercury Insurance Company
Travelers Property Casualty Corp.	Unitrin Insurance Company
Viking Insurance Company	

Other Integrated Credit Scoring Carriers (Non-ChoicePoint)

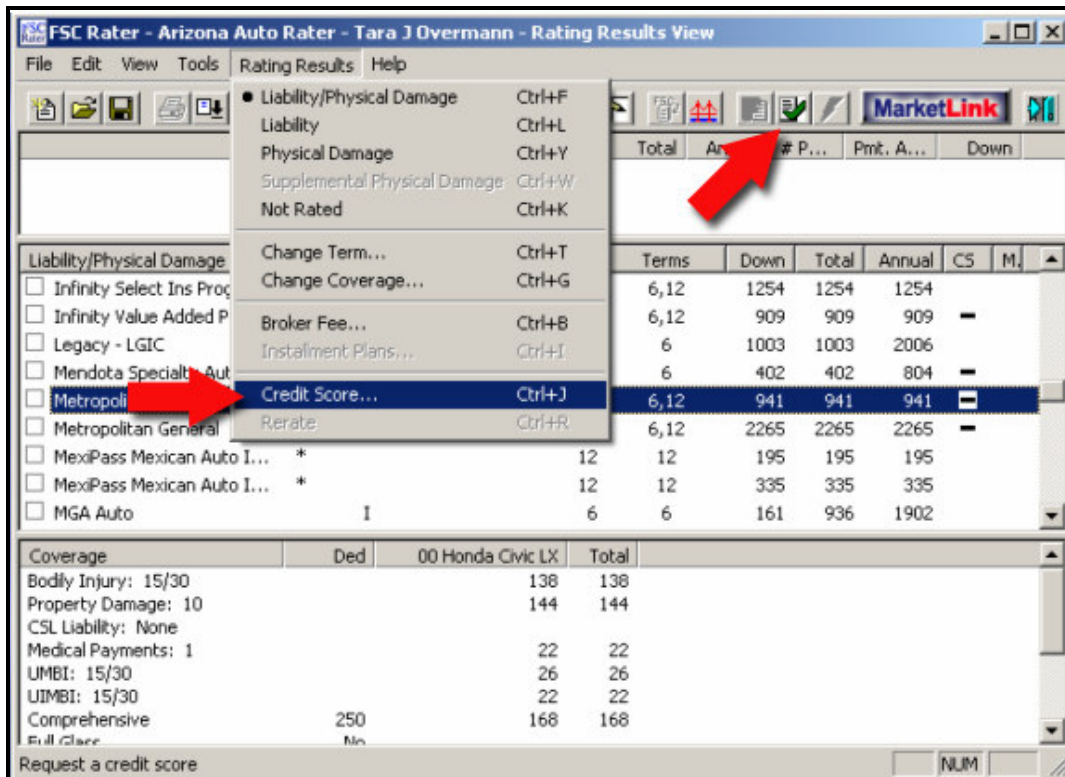
In addition to the carriers listed above, FSC Rater can also supply instant credit affected premiums with several other carriers including:

- AIG (Auto)
- GMAC Indemnity - (Auto)
- Deerbrook Insurance Company - (Auto)
- Drive – Progressive (Auto)
- Travelers Mendota Insurance Company (Auto)

These carriers do not use ChoicePoint to obtain credit information. Please contact FSC Customer Support at (800) 433-2550 to enable integrated credit scoring with these additional carriers.

Requesting a Credit Score

The new credit scoring process takes place from the Rating Results View. To utilize the credit scoring feature, you will first need to obtain a rate following the same rating process you always have. Then, from the Rating Results View, select “Credit Score...” from the Rating Results menu, by pressing [Control] + “ J “, or from the new Credit Score request icon on the toolbar (the pad with a check mark).



Next you will have the option to select the companies for which you want to obtain a credit score. You will be presented with a list of all companies that are supported by the integration.

The screenshot shows a dialog box titled "Request Credit Score - Company Selection". It contains a table with columns for "Company Name", "CS", and "Reason Credit Score Not Available". The table lists five companies, each with a checked checkbox in the first column. The "Reason Credit Score Not Available" column is currently empty. At the bottom right, there are "Next" and "Cancel" buttons.

	Company Name	CS	Reason Credit Score Not Available
<input checked="" type="checkbox"/>	Deerbrook	DB	
<input checked="" type="checkbox"/>	GMAC Indemnity	CP	
<input checked="" type="checkbox"/>	Hartford Sentinel	CP	
<input checked="" type="checkbox"/>	Travelers	CP	
<input checked="" type="checkbox"/>	Travelers Mendota	ME	

Select the desired company or companies, and click [NEXT].

Next you'll see the "Request Credit Score – Applicant Data" window. This is where you verify the information that will be sent to the credit score provider. You must fill in any missing data highlighted by red asterisks. It is suggested that optional information be completed as well to increase the chance of a successful credit score return.

The screenshot shows a dialog box titled "Request Credit Score - Applicant and Co-Applicant Data". It has two tabs: "Applicant" (selected) and "Co-Applicant". Below the tabs, there is a message: "Fields marked with an asterisk are required to request score information for the applicant. The remaining fields are not required, but will strengthen the request and may help in score retrieval." The form contains several fields: "First Name" (TARA), "Middle Name" (empty), "Last Name" (OVERMANN), "Addresses" section with "Residence", "Mailing", and "Previous" rows, "Birth Date" (with a calendar icon), and "Social Security Number" (with three separate boxes). At the bottom, there are "<< Back", "OK", and "Cancel" buttons.

Also note that if you are obtaining a Credit Score from within the Property Lines system, some companies (ex. Central Mutual) may require you to complete the required fields on the Co-Applicant tab.

Request Credit Score - Applicant and Co-Applicant Data

Applicant | Co-Applicant

Fields marked with an asterisk are required to request score information for the co-applicant.
The remaining fields are not required, but will strengthen the request and may help in score retrieval.
Clear First and Last Name values to remove a co-applicant request.

* First Name: Middle Name: * Last Name:

* Relationship to Applicant: Spouse Other

Addresses:

	Street	City	State	Zip
* Residence:	<input type="text" value="7877 N CHOLLA AVENUE #1072"/>	<input type="text" value="TUCSON"/>	<input type="text" value="AZ"/>	<input type="text" value="85302"/>
Mailing:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Birth Date: Social Security Number:

<< Back OK Cancel

If you selected markets that utilize ChoicePoint to obtain credit information, you will be prompted to sign on to ChoicePoint using your ChoicePoint-assigned Node ID, User ID and your current password. Answer the sign-on questions and click **[Sign On]** to proceed.

ChoicePoint Sign On

Please enter your ChoicePoint assigned customer information below.

Node ID:

User ID: Save Sign On IDs

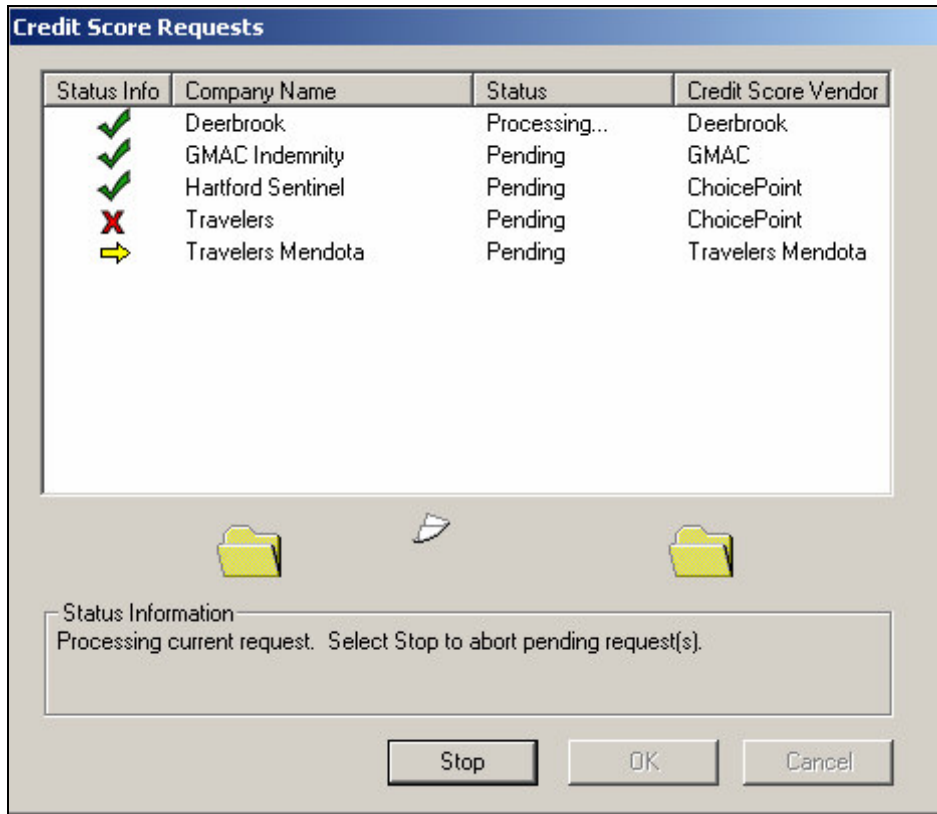
Password:

In order to sign on, ChoicePoint requires that you answer the following questions:

<input type="radio"/> Yes <input type="radio"/> No	1. Are any of the consumer reports to be ordered in this session to be used for claims purposes?
<input type="radio"/> Yes <input type="radio"/> No	2. For those requested NCF, C.L.U.E.®, and other consumer reports that will be used for claims purposes, do you have the subject consumer's written authorization, in those states which require written authorization, to obtain and request such reports?
<input type="radio"/> Yes <input type="radio"/> No	3. The Federal Fair Credit Reporting Act, Driver's Privacy Protection Act, analogous state laws, and other state and federal laws govern the use of reports delivered via the ChoicePointLink system. It is your responsibility to ensure that your requests are lawful. When ordering reports for underwriting purposes, you must have a completed application and/or the verbal request of the subject consumer. When ordering consumer reports for employment purposes, or insurance claims, you must have the signed written authorization of the subject consumer and comply with other requirements of state and federal laws. The unlawful ordering or use of consumer reports can subject you to criminal and civil penalties in accordance with both state and federal laws. Select "Yes" to indicate your understanding and acceptance of these terms. Select "No" to decline acceptance of these terms.

Sign On Cancel

After establishing successful connections with credit score providers, FSC Rater will submit requests to obtain credit scores. The following window will appear allowing you to view the progress of the process. A Yellow Arrow indicates that FSC Rater is currently requesting a credit score, a Green Check indicates a successfully completed request and a Red X indicates an incomplete request or a no-hit score.

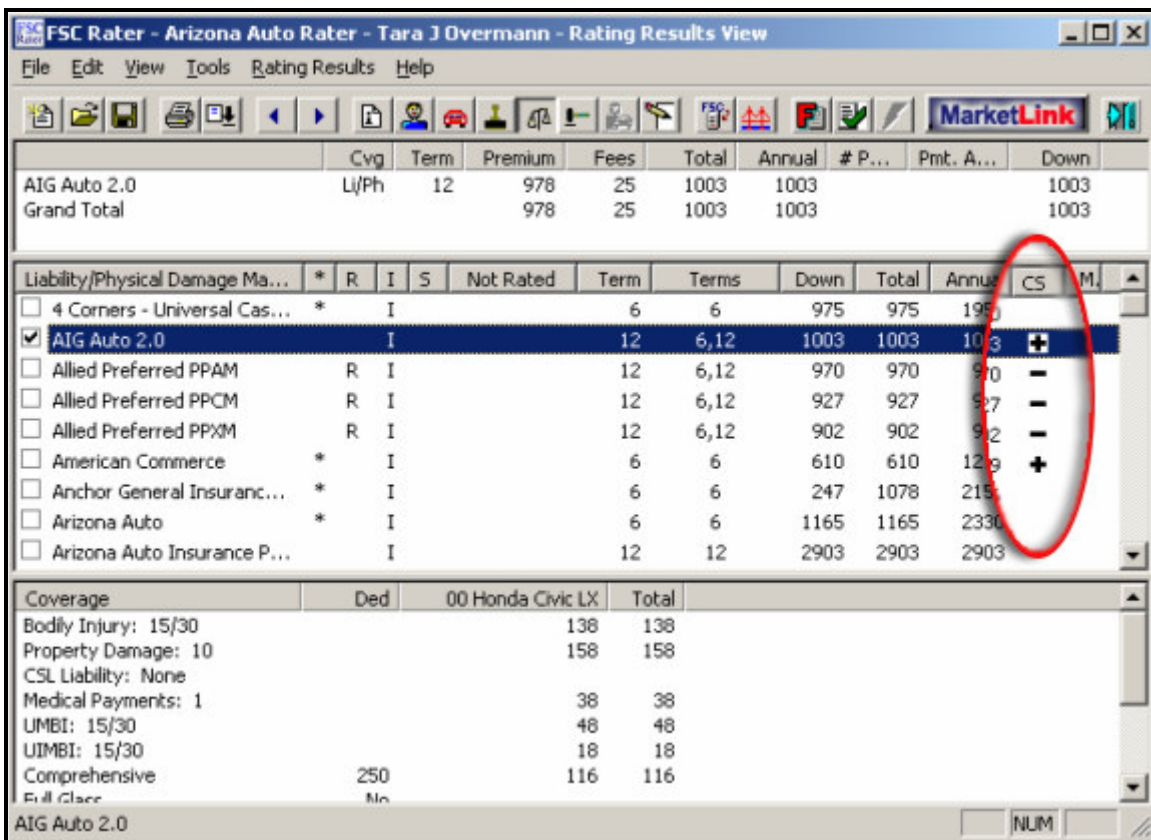


At the end of the process, you can click on the Green Check or Red X icons to view information returned by the credit score provider. When you press OK, FSC Rater will re-rate the companies for which a credit score has been obtained and redisplay the Rating Results.

Viewing Credit Score Information

In the Rating Results View, you will see the revised rates displayed, along with the credit score status. The credit score status is in a new column with the heading "CS". It displays a "+", indicating a credit score was obtained, or a "-", indicating that a credit score was not obtained. (This column is blank for companies that do not use credit scores in rating.)

If you want to distinguish between companies whose rates have been altered by a credit score, click on the column header. This will cause the companies that have obtained a credit score ("+") and the companies that don't use a credit score ("-") to display first, followed by markets rated with a default or user-defined score value. From here, you can now make your market selection based on complete and accurate information. Please see the screenshot below for an illustration of this process.



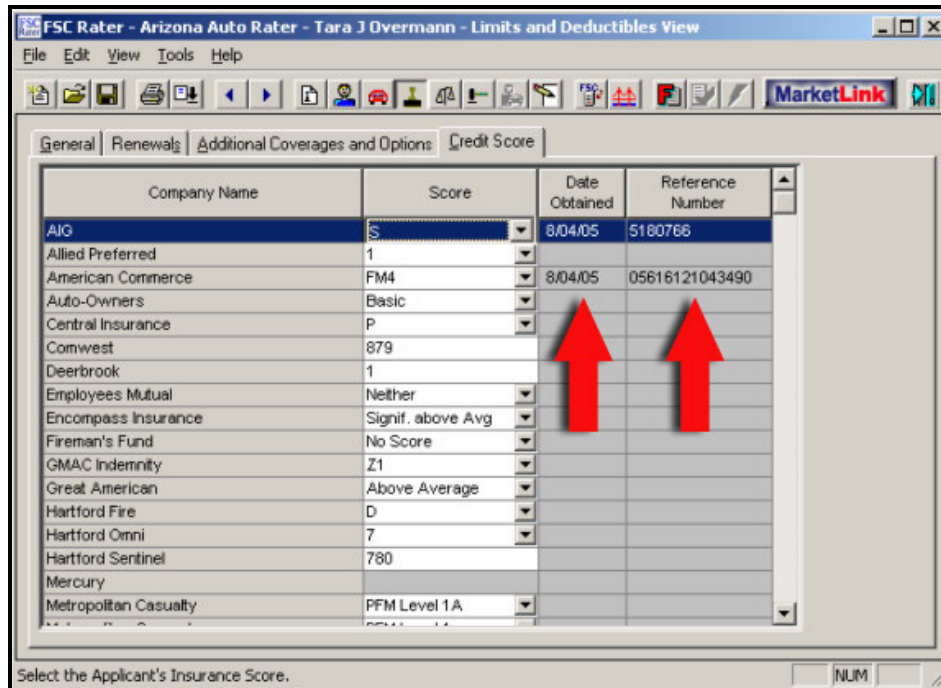
In the Quote View, you will see information pertaining to the particular credit score for the company you have selected, as shown in this example.

***Note** – Credit score information is shown in color on this sample. Actual output is not colored. Credit reference numbers may not be displayed for some companies.

Travelers TIL Non-Standard	TERM: 12	MANUAL REVISION DATE:
6/15/03		
Vehicle	94 Chevrolet	
Rated Driver	1-TARA J	
Territory	55	
Points	0	
Symbol	8	
Bodily Injury	15/30	303
Property Damage	10	172
Medical Payments	1	42
UMBI	15/30	30
UIMBI	15/30	16
Comprehensive	250	117
Full Glass	Yes	Incl
Collision	250	235
Rental	20/day, 30days	Incl

Vehicle Total		915
DISCOUNTS:		
Anti-Theft Devices		15%
Effective: 4/17/03		Total =
915.00		
Additional rating information:		
Please verify underwriting and rates prior to submission to company.		
Prior carrier is "Non-Standard".		
The premiums shown in this quote include credit score factors based		
on the applicant's specific credit information. Date obtained:		
1/12/05		
Credit reference number: 03507191421111		

You may also view credit score information from the Credit Score tab in the Limits and Deductibles View in the Auto system or from the Main Input View in the Property Lines system. If you obtained an integrated credit score from FSC Rater, the obtained score will be in the "Score" field, and the "Date Obtained" and "Reference Number" fields will be filled in automatically.



All credit score information is preserved when you save a quote. When you subsequently restore a quote, the saved information can be viewed on this tab. Since credit information may only be used for 60 days, if you restore a quote more than 60 days after a score is obtained, that score is purged and the score field reverts to its default value. The "Date Obtained" and "Reference Number" fields are also cleared. Because of this, we added a warning whenever the system purges a credit score due to its age:



Obtaining Support

If you have any questions about the Integrated Credit Scoring Process, please contact FSC Customer Support at **(800) 433-2550**. Thank You!