



# Nevada Division of Insurance

## List of Nevada Home Insurance Companies by Usage Status of Credit-Based Insurance Scoring

*Updated in June 2018*

Pursuant to NRS 686A.700, the Division of Insurance is posting the following list of insurance companies and their use of credit-based insurance scores in their insurance underwriting or insurance rating for Homeowners' insurance.

### Definitions:

**Underwriting** is the process used by the insurance companies to evaluate a risk and to decide whether to accept or reject an insurance risk.

**Rating** is the process used by the insurance companies to determine how much insurance premium to charge for a risk accepted by the underwriting.

**Tiering** is a rating practice used to assign insureds to one of a number of categories (tiers) based on one or more attributes. The tier is then considered as a variable within the insurer's larger rating system.

**Disclaimer:** All content is provided for informational purposes to the public pursuant to NRS 686A.700, as amended by Assembly Bill 120 (2013). The Division of Insurance does not promote, endorse, or recommend any insurance company regardless of underwriting or rating systems.

Companies are organized by alphabetical order within each of four possible combinations of usage statuses. The order of presentation should not be construed to suggest any preference for any insurer on the list.

<b>Companies That Do Not Use Credit-Based Insurance Scores in Either Rating or Underwriting</b>	<b>Usage Status of Credit-Based Insurance Scores in Homeowners' Insurance</b>	
	<b><u>UNDERWRITING</u></b>	<b><u>RATING, including TIERING</u></b>
<b><u>COMPANY (with NAIC ID)</u></b>		
Acceptance Casualty Insurance Company (10349)	No	No
Allstate Insurance Company (19232)	No	No
American Bankers Insurance Company of Florida (10111)	No	No
American Modern Home Insurance Company (23469)	No	No
American Modern Select Insurance Company (38652)	No	No
American Reliable Insurance Company (19615)	No	No
American Security Insurance Company (42978)	No	No
American Summit Insurance Company (19623)	No	No
Aspen American Insurance Company (43460)	No	No
Century-National Insurance Company (26905)	No	No
Cincinnati Financial Corporation (10677)	No	No

Electric Insurance Company (21261)	No	No
Empire Fire and Marine Insurance Company (21326)	No	No
Encompass Insurance Company of America (10071)	No	No
Federal Insurance Company (20281)	No	No
Fidelity and Deposit Company of Maryland (39306)	No	No
First American Property & Casualty Insurance Company (37710)	No	No
Hartford Underwriters Insurance Company (30104)	No	No
National Casualty Company (11991)	No	No
North Light Specialty Insurance Company (13167)	No	No
Occidental Fire & Casualty Company of North Carolina (23248)	No	No
Pacific Indemnity Company (20346)	No	No
Praetorian Insurance Company (37257)	No	No
Prime Insurance Company (12588)	No	No
Scottsdale Insurance Company (41297)	No	No
Standard Guaranty Insurance Company (42986)	No	No
Sutter Insurance Company (32107)	No	No
The Automobile Insurance Company of Hartford, Connecticut (19062)	No	No
The Standard Fire Insurance Company (19070)	No	No
The Travelers Indemnity Company of America (25666)	No	No
Topa Insurance Company (18031)	No	No
Vigilant Insurance Company (20397)	No	No

<b><i>Companies That Use Credit-Based Insurance Scores in Rating, But Not in Underwriting</i></b>	<b><i>Usage Status of Credit-Based Insurance Scores in Homeowners' Insurance</i></b>	
	<b><u>UNDERWRITING</u></b>	<b><u>RATING, including TIERING</u></b>
<b><u>COMPANY (with NAIC ID)</u></b>		
ACUITY, A Mutual Insurance Company (14184)	No	Yes
Allied Property & Casualty Insurance Company (42579)	No	Yes
AMCO Insurance Company (19100)	No	Yes
American Family Insurance Company (10386)	No	Yes
American Family Home Insurance Company (23450)	No	Yes
American Family Mutual Insurance Company, S.I. (19275)	No	Yes
Amica Mutual Insurance Company (19976)	No	Yes
California Casualty Indemnity Exchange (20117)	No	Yes
Civil Service Employees Insurance Company (10693)	No	Yes
COUNTRY Mutual Insurance Company (20990)	No	Yes
CSAA General Insurance Company (37770)	No	Yes
Esurance Insurance Company (25712)	No	Yes
Farmers Insurance Exchange (21652)	No	Yes
Fidelity National Insurance Company (25180)	No	Yes
Fire Insurance Exchange (21660)	No	Yes
Garrison Property and Casualty Insurance Company (21253)	No	Yes
Hallmark Insurance Company (34037)	No	Yes
Liberty Mutual Fire Insurance Company (23035)	No	Yes
Markel American Insurance Company (28932)	No	Yes
Merastar Insurance Company (31968)	No	Yes
Mercury Casualty Company (11908)	No	Yes
Nationwide Insurance Company of America (25453)	No	Yes
Nevada Capital Insurance Company (11165)	No	Yes
Pacific Specialty Insurance Company (37850)	No	Yes
Pharmacists Mutual Insurance Company (13714)	No	Yes
Shelter Mutual Insurance Company (23388)	No	Yes

Stillwater Insurance Company (25180)	No	Yes
The Travelers Home and Marine Insurance Company (27998)	No	Yes
TravCo Insurance Company (28188)	No	Yes
United Services Automobile Association (25941)	No	Yes
Unitrin Direct Property & Casualty Company (10915)	No	Yes
USAA Casualty Insurance Company (25968)	No	Yes
USAA General Indemnity Company (18600)	No	Yes

<b><i>Companies That Use Credit-Based Insurance Scores in Underwriting, But Not in Rating</i></b>	<b><i>Usage Status of Credit-Based Insurance Scores in Homeowners' Insurance</i></b>	
<b><u>COMPANY (with NAIC ID)</u></b>	<b><u>UNDERWRITING</u></b>	<b><u>RATING, including TIERING</u></b>
American Hallmark Insurance Company of Texas (43494)	Yes	No
Armed Forces Insurance Exchange (41459)	Yes	No
Bankers Standard Insurance Company (18279)	Yes	No

<b><i>Companies That Use Credit-Based Insurance Scores in Both Underwriting and Rating</i></b>	<b><i>Usage Status of Credit-Based Insurance Scores in Homeowners' Insurance</i></b>	
<b><u>COMPANY (with NAIC ID)</u></b>	<b><u>UNDERWRITING</u></b>	<b><u>RATING, including TIERING</u></b>
AIG Property Casualty Company (19402)	Yes	Yes
Allstate Indemnity Company (19240)	Yes	Yes
Allstate Property and Casualty Insurance Company (17230)	Yes	Yes
Allstate Vehicle & Property Insurance Company (37907)	Yes	Yes
American Automobile Insurance Company (21849)	Yes	Yes
American National General Insurance Company (39942)	Yes	Yes
American National Property and Casualty Company (28401)	Yes	Yes
American Strategic Insurance Corp. (10872)	Yes	Yes
Badger Mutual Insurance Company (13420)	Yes	Yes
Crestbrook Insurance Company (18961)	Yes	Yes
CSAA Fire & Casualty Insurance Company (10921)	Yes	Yes
Encompass Home and Auto Insurance Company (11252)	Yes	Yes
Encompass Indemnity Company (15130)	Yes	Yes
Farmers Specialty Insurance Company (43699)	Yes	Yes
Foremost Insurance Company Grand Rapids, Michigan (11185)	Yes	Yes
Foremost Property and Casualty Insurance Company (11800)	Yes	Yes
Great Northwest Insurance Company (26654)	Yes	Yes
Hartford Accident and Indemnity Company (22357)	Yes	Yes
Hartford Casualty Insurance Company (29424)	Yes	Yes
Hartford Fire Insurance Company (19682)	Yes	Yes
Hartford Insurance Company of the Midwest (37478)	Yes	Yes
Homesite Indemnity Company (20419)	Yes	Yes
Homesite Insurance Company (17221)	Yes	Yes
Horace Mann Insurance Company (22578)	Yes	Yes
Horace Mann Property & Casualty Insurance Company (22756)	Yes	Yes
IDS Property Casualty Insurance Company (29068)	Yes	Yes
Interstate Fire & Casualty Company (22829)	Yes	Yes
Liberty Insurance Corporation (42404)	Yes	Yes
LM Insurance Corporation (33600)	Yes	Yes

Metropolitan Property and Casualty Insurance Company (26298)	Yes	Yes
Privilege Underwriters Reciprocal Exchange (12873)	Yes	Yes
Progressive Northern Insurance Company (38628)	Yes	Yes
Property and Casualty Insurance Company of Hartford (34690)	Yes	Yes
QBE Insurance Corporation (39217)	Yes	Yes
Residence Mutual Insurance Company (15776)	Yes	Yes
Safeco Insurance Company of America (24740)	Yes	Yes
Sentinel Insurance Company (11000)	Yes	Yes
State Farm Fire and Casualty Company (25143)	Yes	Yes
Trumbull Insurance Company (27120)	Yes	Yes
Twin City Fire Insurance Company (29459)	Yes	Yes
Universal North America Insurance Company (10759)	Yes	Yes
Western Mutual Insurance Company (13625)	Yes	Yes