



Nevada Division of Insurance

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

Updated in July 2021

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.

| <i>Companies That Do Not Use Credit-Based Insurance Scores in Either Rating or Underwriting</i> | <i>Usage Status of Credit-Based Insurance Scores in Homeowners' Insurance</i> | |
|--|--|---|
| | <u>UNDERWRITING</u> | <u>RATING, including TIERING</u> |
| <u>COMPANY (with NAIC ID)</u> | | |
| Allstate Insurance Company (19232) | No | No |
| American Bankers Insurance Company of Florida (10111) | No | No |
| American Modern Home Insurance Company (23469) | No | No |
| American Security Insurance Company (42978) | No | No |
| American Summit Insurance Company (19623) | No | No |
| AmGUARD Insurance Company (42390) | No | No |
| Aspen American Insurance Company (43460) | No | No |
| AXIS Insurance Company (37273) | No | No |
| Century-National Insurance Company (26905) | No | No |
| Electric Insurance Company (21261) | No | No |
| Encompass Insurance Company of America (10071) | No | No |

| | | |
|---|----|----|
| First American Property & Casualty Insurance Company (37710) | No | No |
| First American Specialty Insurance Company (34525) | No | No |
| Hartford Underwriters Insurance Company (30104) | No | No |
| National Casualty Company (11991) | No | No |
| North Light Specialty Insurance Company (13167) | 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 Cincinnati Insurance Company (10677) | No | No |
| The Standard Fire Insurance Company (19070) | No | No |
| The Travelers Indemnity Company of America (25666) | No | No |

| <i>Companies That Use Credit-Based Insurance Scores in Rating, But Not in Underwriting</i> | <i>Usage Status of Credit-Based Insurance Scores in Homeowners' Insurance</i> | |
|---|--|---|
| | <u>UNDERWRITING</u> | <u>RATING, including TIERING</u> |
| <u>COMPANY (with NAIC ID)</u> | | |
| ACUITY, A Mutual Insurance Company (14184) | No | Yes |
| Allied Property & Casualty Insurance Company (42579) | No | Yes |
| AMCO Insurance Company (19100) | No | Yes |
| American Family Connect Property and Casualty Insurance Company (29068) | 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 |
| American Modern Property and Casualty Insurance Company (42722) | No | Yes |
| American Reliable Insurance Company (19615) | 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 |
| Federal Insurance Company (20281) | 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 Indemnity Company (20346) | No | Yes |
| Pacific Specialty Insurance Company (37850) | No | Yes |
| Pharmacists Mutual Insurance Company (13714) | No | Yes |
| Root Insurance Company (10974) | No | Yes |
| Shelter Mutual Insurance Company (23388) | No | Yes |

| | | |
|---|----|-----|
| Stillwater Insurance Company (25180) | No | Yes |
| The Cincinnati Casualty Company (28665) | No | Yes |
| The Travelers Home and Marine Insurance Company (27998) | No | Yes |
| Topa Insurance Company (18031) | No | Yes |
| TravCo Insurance Company (28188) | No | Yes |
| Travelers Property Casualty Insurance Company (36161) | 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 |
| Vigilant Insurance Company (20397) | No | Yes |

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

| <i>Companies That Use Credit-Based Insurance Scores in Both Underwriting and Rating</i> | <i>Usage Status of Credit-Based Insurance Scores in Homeowners' Insurance</i> | |
|--|--|---|
| <u>COMPANY (with NAIC ID)</u> | <u>UNDERWRITING</u> | <u>RATING, including TIERING</u> |
| 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 |
| Central Mutual Insurance Company (20230) | 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 |
| 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 |
| Lemonade Insurance Company (16023) | Yes | Yes |
| Liberty Insurance Corporation (42404) | Yes | Yes |
| LM Insurance Corporation (33600) | Yes | Yes |
| Metropolitan Direct Property and Casualty Insurance Company (25321) | Yes | Yes |
| Metropolitan Property and Casualty Insurance Company (26298) | Yes | Yes |
| MIC General Insurance Corporation (88943) | 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 |
| 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 |