



Department of Business and Industry

# Nevada Division of Insurance

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## List of Nevada Private Passenger Automobile Insurance Companies by Usage Status of Credit-Based Insurance Scoring

*Updated in July 2020*

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 Private Passenger Automobile 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 Private Passenger Automobile Insurance</b>	
	<b><u>UNDERWRITING</u></b>	<b><u>RATING, including TIERING</u></b>
<b><u>COMPANY (with NAIC ID)</u></b>		
Access Insurance Company (11711)	No	No
Allstate Insurance Company (19232)	No	No
American Access Casualty Company (10730)	No	No
American Bankers Insurance Company of Florida (10111)	No	No
American Modern Home Insurance Company (23469)	No	No
Dairyland Insurance Company (21164)	No	No
Electric Insurance Company (21261)	No	No
Farmers Specialty Insurance Company (43699)	No	No

Federal Insurance Company (20281)	No	No
Hallmark Insurance Company (34037)	No	No
Hartford Underwriters Insurance Company (30104)	No	No
Integon National Insurance Company (29742)	No	No
Ironshore Indemnity, Inc. (23647)	No	No
Key Insurance Company (12966)	No	No
MGA Insurance Company, Inc. (40150)	No	No
National Unity Insurance Company (19119)	No	No
National Direct Insurance Company (12230)	No	No
Pacific Indemnity Company (20346)	No	No
Primero Insurance Company (11855)	No	No
The Cincinnati Insurance Company (10677)	No	No
United Automobile Insurance Company (35319)	No	No
Vigilant Insurance Company (20397)	No	No
Western General Insurance Company (27502)	No	No
Workmen's Auto Insurance Company (13250)	No	No
Young America Insurance Company (27090)	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 Private Passenger Automobile 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
AMCO Insurance Company (19100)	No	Yes
American Family Insurance Company (10386)	No	Yes
American Family Mutual Insurance Company, S.I. (19275)	No	Yes
American Hallmark Insurance Company of Texas (43494)	No	Yes
American Modern Select Insurance Company (38652)	No	Yes
Amica Mutual Insurance Company (19976)	No	Yes
Amica Property and Casualty Insurance Company (12287)	No	Yes
Badger Mutual Insurance Company (13420)	No	Yes
California Casualty Indemnity Exchange (20117)	No	Yes
Civil Service Employees Insurance Company (10693)	No	Yes
Coast National Insurance Company (25089)	No	Yes
COUNTRY Casualty Insurance Company (20982)	No	Yes
COUNTRY Mutual Insurance Company (20990)	No	Yes
COUNTRY Preferred Insurance Company (21008)	No	Yes
CSAA General Insurance Company (37770)	No	Yes
Depositors Insurance Company (42587)	No	Yes
Essentia Insurance Company (37915)	No	Yes
Esurance Insurance Company (25712)	No	Yes
Esurance Property and Casualty Insurance Company (30210)	No	Yes
Farmers Insurance Exchange (21652)	No	Yes
Fidelity National Insurance Company (25180)	No	Yes
Financial Indemnity Company (19852)	No	Yes
Garrison Property and Casualty Insurance Company (21253)	No	Yes
GEICO Advantage Insurance Company (14138)	No	Yes
GEICO Casualty Company (41491)	No	Yes
GEICO Choice Insurance Company (14139)	No	Yes
GEICO Secure Insurance Company (14137)	No	Yes
Infinity Auto Insurance Company (11738)	No	Yes

Infinity Insurance Company (22268)	No	Yes
Infinity Standard Insurance Company (12599)	No	Yes
Loya Insurance Company (11198)	No	Yes
Mendakota Insurance Company (22454)	No	Yes
Merastar Insurance Company (31968)	No	Yes
Mercury Casualty Company (11908)	No	Yes
Mid-Century Insurance Company (21687)	No	Yes
National Interstate Insurance Company (32620)	No	Yes
Nationwide Affinity Insurance Company of America (26093)	No	Yes
Nationwide Insurance Company of America (25453)	No	Yes
Nationwide Mutual Insurance Company (23787)	No	Yes
Nevada Capital Insurance Company (11165)	No	Yes
Nevada General Insurance Company (10007)	No	Yes
Pharmacists Mutual Insurance Company (13714)	No	Yes
Progressive Direct Insurance Company (16322)	No	Yes
Progressive Northern Insurance Company (38628)	No	Yes
Response Insurance Company (43044)	No	Yes
Shelter Mutual Insurance Company (23388)	No	Yes
Stillwater Insurance Company (25180)	No	Yes
Teachers Insurance Company (22683)	No	Yes
The Standard Fire Insurance Company (19070)	No	Yes
The Travelers Home and Marine Insurance Company (27998)	No	Yes
Titan Indemnity Company (13242)	No	Yes
TravCo Insurance Company (28188)	No	Yes
Triumphe Casualty Company (41106)	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
Victoria Fire & Casualty Company (42889)	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 Private Passenger Automobile Insurance</i></b>	
<b><u>COMPANY (with NAIC ID)</u></b>	<b><u>UNDERWRITING</u></b>	<b><u>RATING, including TIERING</u></b>
Hartford Fire Insurance Company (19682)	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 Private Passenger Automobile 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 Fire and Casualty Insurance Company (29688)	Yes	Yes
Allstate Indemnity Company (19240)	Yes	Yes
Allstate Property and Casualty Insurance Company (17230)	Yes	Yes
American National General Insurance Company (39942)	Yes	Yes
American National Property and Casualty Company (28401)	Yes	Yes

Bankers Standard Insurance Company (18279)	Yes	Yes
Crestbrook Insurance Company (18961)	Yes	Yes
Encompass Home and Auto Insurance Company (11252)	Yes	Yes
Encompass Indemnity Company (15130)	Yes	Yes
Encompass Insurance Company of America (10071)	Yes	Yes
GEICO General Insurance Company (35882)	Yes	Yes
GEICO Indemnity Company (22055)	Yes	Yes
Government Employees Insurance Company (22063)	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 Insurance Company of the Midwest (37478)	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
Liberty Insurance Corporation (42404)	Yes	Yes
Liberty Mutual Fire Insurance Company (23035)	Yes	Yes
LM General Insurance Company (36447)	Yes	Yes
LM Insurance Corporation (33600)	Yes	Yes
Metropolitan Group Property & Casualty Insurance Company (34339)	Yes	Yes
Metropolitan Property and Casualty Insurance Company (26298)	Yes	Yes
National General Assurance Company (42447)	Yes	Yes
National General Insurance Company (23728)	Yes	Yes
Permanent General Assurance Corporation (37648)	Yes	Yes
Privilege Underwriters Reciprocal Exchange (12873)	Yes	Yes
Progressive Casualty Insurance Company (24260)	Yes	Yes
Progressive Northwestern Insurance Company (42919)	Yes	Yes
Progressive Preferred Insurance Company (37834)	Yes	Yes
Progressive Specialty Insurance Company (32786)	Yes	Yes
Property and Casualty Insurance Company of Hartford (34690)	Yes	Yes
Safeco Insurance Company of Illinois (39012)	Yes	Yes
Sentinel Insurance Company (11000)	Yes	Yes
State Farm Fire and Casualty Company (25143)	Yes	Yes
State Farm Mutual Automobile Insurance Company (25178)	Yes	Yes
The First Liberty Insurance Corporation (33588)	Yes	Yes
Trumbull Insurance Company (27120)	Yes	Yes
Twin City Fire Insurance Company (29459)	Yes	Yes
Viking Insurance Company of Wisconsin (13137)	Yes	Yes