



**COMPLIANCE GRID**

**CREDIT-BASED INSURANCE SCORING LAWS**

**(July 24, 2009)**

This Compliance Grid is provided as a reference tool for the purpose of enabling members of the National Association of Mutual Insurance Companies (NAMIC) to readily identify the requirements, limitations and prohibitions in each state regarding the use of Credit Scoring in the underwriting process for personal lines insurance. This chart is for use as a convenient tool for our members, and is not intended, and should not be considered to be, legal advice. Please consult your legal representatives.

<b>STATE</b>	<b>CITATION</b>	<b>NCOIL<sup>1</sup></b>	<b>LINES</b>	<b>RESTRICTIONS AND COMMENTS<sup>2</sup></b>
Alabama	Ala. Admin. Code Reg. 482-1-127 (2003)		All personal lines	Maintain and make available to department the procedures for using credit information.  If reporting agency determines the report is inaccurate, insurer must re-underwrite, re-rate and adjust the premium accordingly.  Many provisions similar in effect to NCOIL Model Act.

STATE	CITATION	NCOIL <sup>1</sup>	LINES	RESTRICTIONS AND COMMENTS <sup>2</sup>
Alaska	<p>Alaska Stat. §§ 21.36.460; 21.39.035</p> <p>Alaska Bulletin 2003-7 (August 19, 2003)</p> <p>Alaska Bulletin 2003-11 (December 1, 2003)</p> <p>Alaska Bulletin 2004-11 (July 26, 2004)</p> <p>Alaska Bulletin 2004-15 (October 13, 2004)</p>		All personal lines	<p>Establishes restrictions and procedural requirements for the use of credit history information (to cancel, deny, underwrite or rate.)</p> <p>May not fail to renew, or at renewal, again underwrite or rate personal coverage based in whole or in part on credit history information.</p> <p>Sets forth procedures for compliance with AS 21.36.460</p> <p>Supplements Bulletin 03- 07. May use credit history information only once (if used to rate or underwrite cannot be used for renewal); requires assigned market or tier placement to reflect changes in an insured's risk characteristics by re-tiering or re-marketing every two years.</p> <p>Suggests use of brochure to explain the use of credit history for rating and underwriting.</p> <p>Relates to compliance with state's regulation regarding privacy of consumer financial and health information.</p>
Arizona	<p>Ariz. Rev. Stat. § 44-1692</p> <p>Ariz. Rev. Stat. §§ 20-1652</p> <p>Ariz. Rev. Stat. § 20-2102, 2110</p> <p>Ariz. Rev. Stat. § 20-2113.01</p>		All personal lines	<p>Establishes authority for consumer reporting agencies to provide credit reports for underwriting purposes.</p> <p>Insurers may use credit report information about a premise, but requires expedient use of that information. Failure to utilize related credit history information in a timely fashion (within 30 days of application) precludes insurer from declining or terminating coverage.</p> <p>Establishes restrictions and procedural requirements for the use of credit information used to render adverse underwriting decisions.</p> <p>Prohibits consumer-reporting agencies from providing or selling personal information received through insurance transactions.</p>

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Arkansas	<p>Ark. Code Ann. §§ 23-67-401 to 415</p> <p>Ark. Ins. Dir. 2-2002</p> <p>Ark. Ins. Dir. 14-2004</p>	YES	All personal lines	<p>Establishes restrictions and procedural requirements for the use of credit history information.</p> <p>Sets forth original restrictions and procedural requirements for the use of credit history information.</p> <p>Form for reporting on number of policies with increase/decrease in premium due to credit scoring.</p>
California	<p>Cal. Ins. Code § 1785.11(a)(3)(C)</p> <p>Cal. Ins. Bull. 76-3 (April 15, 1976)</p> <p>Reg. Tit. 10 §§ 2632, 1 tit. 2632,2</p> <p>Ins. §§679.71; 1861.01; Reg. Tit. 10 §2648.4</p> <p>Civ. §§ 1786.18</p>		<p>All personal lines</p> <p>Personal auto</p> <p>Homeowners</p> <p>All lines</p>	<p>Establishes authority for consumer-reporting agencies to furnish credit reports for underwriting or claim settlement purposes. Requires disclosure of credit report information used to render adverse decisions.</p> <p>Adverse action disclosure requirements.</p> <p>May not use credit scores, credit history or scoring information in rates or underwriting.</p> <p>May not use credit scores, credit history or scoring information in rates or underwriting unless it can be shown that each component statistically has a substantial relationship to loss and that the use of each component does not have a disparate impact and is not unfairly discriminatory to low income or minority groups.</p> <p>Users of credit reports who deny insurance or increase the prices charged on the basis of information contained in the reports must disclose the information that was the basis for the adverse decision.</p>
Colorado	<p>Colo. Rev. Stat. Ann. §10-4-110.7</p> <p>Colo. Rev. Stat. Ann. §10-4-116</p>	YES	<p>Homeowners</p> <p>All personal lines</p>	<p>Establishes notification requirements during the application process when credit history information is used for underwriting purposes in Homeowners policies.</p> <p>Establishes disclosure requirements when new or updated credit history information is used for underwriting or rating purposes. Insurers using producers for such disclosure/notification are required to develop a disclosure</p>



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	Fla. Stat. Ann. § 627.4091  Regulation 4-125.004		Auto/homeowners  Auto/homeowners	Establishes that when coverage is denied due to information from a consumer-reporting agency, the applicant must be notified of their rights under the Fair and Accurate Credit Transaction Act.  Establishes specific notification requirements for the use of credit history information.
Georgia	Ga. Code Ann. § 33-24-90 to § 33-24-98  Reg. 120-2-15  Reg. 120-2-65	YES	All personal lines  Homeowners  Auto	Establishes restrictions and procedural requirements for the use of credit history information.  Establishes quarterly report filing requirements as a regulatory basis for the use of credit reports for adverse decisions.  Prohibits the use of underwriting criteria resulting in fictitious groupings of risks resulting in unfair competition.
Hawaii	Haw. Rev. Stat. Ann. § 431:10C-207		Auto	Complete ban on use of credit information in underwriting process.
Idaho	Idaho Code § 41-1843  Regulation 19  Bulletin 91-9  Bulletin 08-09		All personal lines	May not charge a higher premium than would otherwise be charged, or cancel, nonrenew or decline to issue coverage based primarily upon an individual's credit rating or credit history. "Based primarily" means weight given to credit rating or credit history exceeds weight given by the insurer to all other criteria.  Department of Insurance rule implementing section 41-1843.  Establishes authority for consumer-reporting agencies to provide credit reports for underwriting purposes.  Encourages insurers to be fair and reasonable in their use of credit related information in a time of economic downturn.

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Illinois	215 Il. Comp. Stat. § 215 ILCS 157/1 to 157/55  Bulletin CB#2003-03  215 IL CS 157/22	YES	All personal lines	Establishes restrictions and procedural requirements for the use of credit history information.  Establishes departmental guidance on compliance with 215/ILCS 1571/1.  Requires insurers to consider an exemption to the risk score based on extraordinary life events, such as catastrophic illness, divorce, death of a spouse, etc.
Indiana	Ind. Code § 27-2-21-1 to § 27-2-21-23  Bulletin 111  Bulletin 123  Bulletin 130 (May 26, 2005)	YES	All personal lines	Adopts the essence of the NCOIL Model Act. HB 1246 (2009) removes a requirement that certain insurers recalculate an insurance score or obtain updated credit information every 36 months. It prohibits use of late medical payments as a negative factor in insurance underwriting or rating.  Requires insurance scoring methodologies to be submitted to the Insurance Department for review.  Establishes Insurance Department guidelines for compliance with use of credit history information requirements addressed in IC 27-2-21.  This bulletin rescinds Bulletin 123.
Iowa	Iowa Code § 515.109A  Regulation 191-20.12	YES	All personal lines	Establishes restrictions and procedural requirements for the use of credit history information. Farm coverage is included within the scope of personal lines and the “no-hit” exemption is excluded.  Establishes restrictions and procedural requirements for the use of credit history information (including notification and filing requirements.)
Kansas	Kan. Stat. Ann. § 40-5101 to § 40-5114  Kan. Admin. Regs. 40-1-50	YES	All personal lines	Establishes restrictions and procedural requirements for the use of credit history information. Includes farmowners insurance.  Must document non-credit factors of underwriting process; Maintain supporting evidence for adverse decisions.

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	Bulletins 2004-10 and 2005-1			Bulletins answer questions about the implementation of the Kansas Insurance Scoring Act.
Kentucky	Ky. Rev. Stat. Ann. § 304.20-040, 304.30-042		Auto	May not decline, cancel or nonrenew based solely on credit history or lack thereof; termination or refusal to issue prohibited.
Louisiana	La. Rev. Stat. Ann. § 22:1481 <i>et seq.</i>  La. Rev. Stat. Ann. § 22:1214(7) i  Directive No. 181 (2004)	YES	All personal lines	Establishes restrictions and procedural requirements for use of credit history information. Requires an appeal process and reasonable exemptions for medical crisis, death, identity theft, catastrophic event or personal guaranty of a business loan.  Establishes a prohibition on terminations, modifications, declinations or non-renewals based solely on the applicant or insured having filed for bankruptcy.  Bulletin answers questions about the implementation of the NCOIL model.
Maine	Me. Rev. Stat. tit. 24-A § 2169-B  Me. Rev. Stat. tit. 10 § 1313-A  Me. Rev. Stat. tit. 24-A § 2917  Me. Rev. Stat. tit. 10 § 1315  Bulletin 321  Bulletin 329 (2004)	YES	All personal lines	Not verbatim adoption of NCOIL, but adopts the essence of the Model Act.  Establishes authority for consumer-reporting agencies to provide credit history reports for underwriting purposes.  Establishes notification requirements to explain nonrenewal factors.  Establishes disclosure requirements for addressing inaccuracies in credit reports.  Outlines the Bureau of Insurance's interpretation of Title 24-A, 2169-B.  Provides further guidance on credit scoring.

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Maryland	<p>Md. Code Ann. §§ 27-501, 605</p> <p>Md. Stat. 14-1202</p> <p>Md. Stat. 11-317</p> <p>Regulation 31.15.11</p> <p>Bulletin 2002-14</p> <p>Bulletin 2002-16</p> <p>Bulletins 2002-23A, 2002-23B</p>		<p>Auto, homeowners</p> <p>All</p> <p>Auto</p> <p>All</p> <p>Auto, homeowners</p> <p>Auto</p> <p>Auto</p>	<p>Establishes prohibitions on particular payment plans, or refusal to underwrite, renew or cancel policies based in whole or in part on credit history information.</p> <p>Establishes authority for consumer-reporting agencies to provide credit history reports for underwriting purposes.</p> <p>Establishes application and renewal notification requirements to explain how credit history information factors could contribute to premium increase.</p> <p>Establishes filing requirements for all underlying information needed to ensure credit history information is used in accordance with existing underwriting and rating laws.</p> <p>Sets forth the Insurance Administration's guidelines and interpretations of specific provisions of Md. Code Ann §§ 27-501.</p> <p>Supplements Bulletin 2002-14 with additional administration guidelines and interpretations regarding use of credit history information for private auto coverage, increases in renewal rates.</p> <p>Provides a filing form required when credit history is used to rate private passenger auto policies.</p>
Massachusetts	<p>Mass. Gen. Laws. Ann. ch. 174A § 93:62</p> <p>Mass. Gen. Laws. Ann. ch. 174A § 93.51</p>		<p>All personal lines</p>	<p>Establishes notification requirements when credit history information is used to render adverse underwriting or rating decisions.</p> <p>Establishes authority for consumer-reporting agencies to provide credit reports for underwriting purposes.</p>

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Michigan	<p>Mich. Bulletin 2003-01</p> <p>Mich. Bulletin 2003-02</p> <p>Reg. 500.2151 to 500.2155</p>		All personal lines	<p>File formula used to compute credit score with the department. Must recalculate credit score at least yearly.</p> <p>Updates and revises Bulletin 2003-01 with regard to periodic rescoring and notices of adverse actions.</p> <p>Beginning July 1, 2005, insurers may not use credit scores as a rating factor.</p>
Minnesota	<p>Minn. Stat. Ann. § 72A.20, subd. 36</p> <p>Minn. Stat. Ann. § 72A501, subd. 2</p>		All personal lines	<p>Establishes restrictions and notification and filing requirements for the use of credit history information. Also must develop reasonable underwriting exceptions for persons whose credit information is unduly influenced by expenses related to a catastrophic injury or illness, temporary loss of employment, or the death of an immediate family member.</p> <p>Establishes that existing provisions limiting collection of information are not applicable to credit scoring if policyholder is notified.</p>
Mississippi	Miss. Reg. 2003-1	YES	All personal lines	Establishes restrictions and procedural requirements for the use of credit history information. Must complete Mississippi Regulation 2003-1 compliance checklist.
Missouri	<p>Mo. Rev. Stat. § 375.918</p> <p>Reg. Title 20, 500-9.100</p>	YES	<p>Auto, homeowners</p> <p>Homeowners</p>	<p>Establishes restrictions and procedural requirements regarding disclosure, adverse decision notification, and dispute resolutions, for the use of credit history information.</p> <p>Establishes filing requirements for guidelines used to explain the underwriting use of credit history information. Includes farmowners.</p>
Montana	<p>Mt. Code Ann. § 31-3-111</p> <p>Mt. Code Ann. § 33-18-210</p>		<p>All personal lines</p> <p>Auto, homeowners</p>	<p>Establishes authority for consumer-reporting agencies to provide credit reports for underwriting purposes.</p> <p>Establishes a prohibition on the use of credit history</p>

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	<p>Mt. Code Ann. § 33-18-601 to 33-18-611</p> <p>Advisory Memorandum, dated September 7, 2001.</p>	YES	All personal lines	<p>information as the sole basis for adverse decisions unless documentation shows that credit history is correlated with the specific risk, written disclosure is provided that adverse action was based on credit history information and a copy of the credit report is provided.</p> <p>May not include income, gender, race, religion, marital status, ZIP code, nationality, etc. as factors. May not base rates solely on credit score or consider absence of a credit history. Must recalculate credit score after three years. May not consider medical history codes. Scoring models must be filed with the department.</p> <p>Requires notification to consumers when their credit history adversely affects their ability to obtain or renew insurance.</p>
Nebraska	<p>Neb .Rev .Stat. Ann. § 44-7701 to -7712</p> <p>Neb. Rev. Stat. Ann. § 44.7516.01</p>	YES	<p>All personal lines</p> <p>Auto</p>	<p>Establishes restrictions and procedural requirements for the use of credit history information.</p> <p>Establishes disclosure requirements for use of credit history information to determine rates.</p>
Nevada	<p>Nev. Rev. Stat. § 686A.600 to .730</p> <p>LCB File No. R111-04</p>	YES	All personal lines	<p>Establishes restrictions and procedural requirements for the use of credit history information. Does not include NCOIL model provision addressing filing requirements.</p> <p>At renewal of a policy, the consumer credit report or insurance score used on the policy with the earliest effective date may be used, provided that the credit information is not more than 36 months old.</p>
New Hampshire	<p>N.H. Rev. Stat. 359-B:4</p> <p>N.H. Rev. Stat. 412:14-a</p>		<p>All personal lines</p> <p>Auto</p>	<p>Establishes authority for consumer-reporting agencies to provide credit reports for underwriting purposes.</p> <p>Establishes that use of credit history information to rate or underwrite be based on objective, documented, measurable standards; include notification and confidentiality protections and be explained with required rate filings.</p>

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	<p>N. H. Rev. Stat. 414:3</p> <p>Reg. 3301.01-3310.02</p> <p>Bulletin INS 01-002-AB</p> <p>Bulletin INS 07-009-AB</p>		<p>Fire, certain casualty</p> <p>Auto, homeowners</p>	<p>Establishes that use of credit history information to rate or underwrite be based on objective, documented, measurable standards and include notification and confidentiality protections.</p> <p>Establishes that written standards be developed to prevent discrimination. Requires files of underwriting models and rating criteria, submission of insurance scoring models, updating of score every three years, notification and explanation regarding adverse actions.</p> <p>Provides further clarification on implementation of 412:14-a and 414:3.</p> <p>Instructs insurers on how to handle consumers who refuse to give the insurer a Social Security Number.</p>
New Jersey	<p>N.J. Stat. § 56:11-31</p> <p>N.J. Bulletin 04--05</p>		<p>All personal lines</p> <p>All</p>	<p>Establishes authority for consumer-reporting agencies to provide credit history information for underwriting purposes.</p> <p>Establishes Department of Banking and Insurance findings, based in part on the experience of the first insurer preliminarily allowed to use insurance scoring in the state, that P/C filings incorporating insurance scoring will henceforth be considered, provide consumer protections are maintained.</p>
New Mexico	<p>N.M. Stat. § 59A-17A</p> <p>Reg. 13.8.6.1 to 13.8.6.9</p> <p>N. M. Bulletin 2002-01</p>	YES	All personal lines	<p>May not include income, gender, race, religion, marital status, ZIP code, nationality, etc. as factors. May not base rates solely on credit score or consider absence of a credit history. Must recalculate credit score after three years. May not consider medical history codes. Must file scoring models with the commissioner.</p> <p>Standards for the notification requirements in the statute.</p> <p>Directs that credit scoring plans used in any phase of underwriting or rating must be submitted to the Insurance</p>

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				Division.
New York	<p>N.Y. Ins. Law § 2801 - 2809</p> <p>General Business 380-1</p> <p>OGC Opinion No. 96-1</p> <p>Reg. Tit. 11 §§ 221.0 to 221.10 (Reg. 182)</p> <p>Circular Letter No. 2 (2005).</p>	YES	<p>All personal lines</p> <p>All</p> <p>Homeowners</p> <p>All personal lines</p>	<p>Establishes restrictions and procedural requirements for the use of credit history information.</p> <p>Establishes adverse notification requirements.</p> <p>Must give specific reasons for cancellation.</p> <p>May not take an adverse action based on a list of situations and events. Filings of scoring models must include listed information.</p> <p>Relates to implementation of Regulation 182 on an emergency basis.</p>
North Carolina	<p>N.C. Gen. Stat. § 58-36-90</p> <p>Bulletin No. 03-B-3</p>		Auto, homeowners	<p>Establishes restrictions and procedural requirements for the use of credit history information. Follows certain provisions of NCOIL model.</p> <p>Explains how insurers are to mark “trade secret” on any credit scoring information that is filed with the Department.</p>
North Dakota	<p>N.D. Cent. Code § 26.1-25.1-01 to -11</p> <p>Bulletin 2004-1.</p>	YES	All personal lines	<p>Establishes restrictions and procedural requirements for the use of credit history information. SB 2109 (2009) specifies that any scoring models, scoring processes, and information related to scoring models or processes filed by or on behalf of an insurer is to be considered a trade secret.</p> <p>Department explains how it is going to handle consumer complaints related to the credit scoring law.</p>
Ohio	<p>Ohio Admin. Code Ann. 3901-1-55</p> <p>Ohio Rev. Code Ann. § 3901.51</p>		<p>All personal lines</p> <p>All</p>	<p>Establishes a prohibition on the use of credit history information as the sole basis for underwriting and rating decisions. Sets forth disclosure requirements.</p> <p>Establishes prohibitions on consumer-reporting agency disclosure of information obtained from insurer inquiries about credit history and indemnifies agents from liability for use of</p>

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	<p>Bulletin 26</p> <p>Bulletin 2002-2</p>		<p>Auto (substandard market)</p> <p>All</p>	<p>credit history information.</p> <p>Requires attachment of credit history information, used in risk classification, to “dailies” of issued policies. Insurers must demonstrate the validity of credit history information and scores as risk factors. Prohibits discriminatory use.</p> <p>Establishes definitions for credit history and credit score. Defines and prohibits unfair and deceptive acts and establishes rating standards.</p>
Oklahoma	<p>Okla. Stat. Ann., tit. 36, § 950 – 959</p> <p>Guidelines adopted by Oklahoma State Board for Property and Casualty Rates, September 27, 2001</p>	YES	All personal lines	<p>Establishes restrictions and procedural requirements for the use of credit history information.</p> <p>Insurers that use credit history or credit scores must provide the board with underlying information to show they are using the information in accordance with state law. Must notify the insured of any adverse action taken as a result of the credit history or credit score.</p>
Oregon	<p>Or. Admin. R. 836-080-0435 to -0440</p> <p>Ore. Rev. Stat. § 746.600,635, 650</p> <p>Bulletin 2003-8</p> <p>Credit Scoring Questions and Answers</p>		<p>All personal lines</p> <p>All</p>	<p>Establishes disclosure and notification requirements for the use of credit history information.</p> <p>Establishes notification requirements to authorize investigative consumer reports and explanatory requirements for adverse underwriting decisions based on credit history information. SB 377 (2009) states that if an insurer uses the consumer's credit history or insurance score at any time in the rating of a personal insurance policy, the consumer may request, no more than once per insurer per policy line annually, that the insurer rerate the consumer according to the standards that the insurer would apply if the consumer were initially applying for the same insurance policy.</p> <p>Summarizes key provisions of the enacting legislation related to ORS 746.600-746.650 and explains filing requirements for use of credit history information on or after January 1, 2004.</p> <p>Establishes a living document for monitor and response to questions that arise regarding implementation of ORS 746.600-</p>

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				746.650.
Pennsylvania	No statutory or administrative provisions.			
Rhode Island	R.I. Gen. Laws § 27-6-53; 27-9-56  R.I. Gen. Laws § 6-13.1-21  Bulletin 2002-16		Auto, homeowners  All  Auto, homeowners	Establishes restrictions and procedural requirements for the use of credit history information for underwriting or rating purposes, and specifying rate changes reflective of a change in a customer's insurance must be effected at renewal. Incorporates NCOIL model provisions prohibiting use of certain negative rating factors and requiring insurance scoring models to be filed.  Establishes application and adverse decision notification requirements for the use of credit history information.  Provides departmental interpretations of general law provisions, 27-6-53 and 27-9-56.
South Carolina	S.C. Code Ann. § 38-73-725; 38-73-740  Bulletin 2002-4  Bulletin 2004-09  Bulletin 2004-12		Auto  Auto  Property and casualty  Property and casualty	Establishes that credit reports used as basis for rate classification must be maintained for three years and made available to insured.  Establishes a prohibition on the use of credit history information as the sole basis for adverse decisions as well as disclosure and filing of actuarial justification for the use of credit history information.  If insurers use lack of a credit score as underwriting criteria, they must provide the department with support.  Must gain approval from department before using lack of a credit score as a criterion for underwriting.
South Dakota	S.D. Bulletin 2002-3		Auto, homeowners	Establishes a prohibition on the use of credit history information as the sole rating factor.
Tennessee	Tenn. Code Ann. § 56-5-401 <i>et seq.</i>  Bulletin, dated December 13, 2004	YES	All personal lines  All	Establishes restrictions and procedural requirements for the use of credit history information.  Sets procedures for filing of credit scoring models.

STATE	CITATION	NCOIL <sup>1</sup>	LINES	RESTRICTIONS AND COMMENTS <sup>2</sup>
	An Overview of the Use of Credit Scoring in Tennessee		All	Department of Commerce and Insurance presentation describing restrictions and procedural requirements for the use of credit history information.
Texas	Tex. Ins. Code Ann. § 559.001 et. seq.  28 Tex. Admin. C. § 5.9940  28 Tex. Admin. C. § 5.9941  Business and Commerce 20.02	YES	All personal lines  All  All  All	Establishes restrictions and procedural requirements for the use of credit history information.  Establishes application and renewal disclosure requirements regarding the use of credit history information and mandates compliance with disclosure requirements established under § 21.49-20.  Establishes that rates for applicants or insureds may vary based solely on credit scoring information, but that such differences must be based on sound actuarial justification and supported by required state filing information.  Establishes authority for consumer-reporting agencies to provide credit reports for underwriting purposes.
Utah	Utah Code 31A-22-1307  Utah Code 31A-22-320  Utah Admin. C. R. 590-219-1 <i>et seq.</i>		Homeowners  Auto  Auto	Establishes that insurers using credit history information to underwrite must develop written procedures describing when and how consumer reports may be used and requiring compliance with the Consumer Credit Reporting Act.  Establishes that credit history information may be used to underwrite if other factors are also considered or may be used to reduce rates.  Establishes adverse notification requirements as well as prohibited uses of credit history information.
Vermont	No statutory or administrative provisions.			
Virginia	Va. Code Ann. § 38.2-2126, -2234  Va. Code Ann. § 38.2-2114, -2212  Administrative letter, 2002-6	YES	Auto, homeowners, renters  Auto, homeowners  Auto, homeowners	Establishes restrictions and procedural requirements for the use of credit history information.  Establishes a prohibition on the use of credit history information as the sole basis for nonrenewal.  Establishes that insurance scoring models be filed prior to their use and considered part of the required rate filing process.

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Washington	Wash. Rev. Code § 19.182.020  Wash. Rev. Code § 48.18.545  Wash. Rev. Code § 48.19.035  Reg. 284-24A-001 to 284-24A-065		All personal lines  All  All  All	Establishes authority for consumer-reporting agencies to provide credit reports for underwriting purposes.  Establishes that credit history information may not be used to cancel or nonrenew. Prohibits the use of credit history information as the sole basis for refusal to cover.  Establishes filing requirements for credit history information used for rating purposes. Prohibits certain factors from being used in a credit scoring model.  Establishes standards for the use of credit history information to rate or underwrite.
West Virginia	§ 91-8-3  W. Va. Code Ann. § 33-6B-3, -17A-6  Information letter, 142A (August 2004)		Auto  Auto, property  All	Establishes authority for the Department of Motor Vehicles to provide credit history information for underwriting purposes.  May not decline coverage based on adverse credit report.  Establishes restrictions and procedural requirements for the use of credit history information. Incorporates key NCOIL provisions.
Wisconsin	Wis. Bulletin, June 16, 1997		Auto, homeowners	Credit report cannot be sole basis for adverse underwriting decisions.
Wyoming	Wyo. Stat. Ann. § 26-2-134		Auto, homeowners	Establishes authority for the insurance commissioner to regulate the use of credit history information for underwriting purposes.

<sup>1</sup> Where the word “YES” appears in this column, it means that the respective state has either adopted the verbatim or has a law or regulation that contains substantially all of the provisions of the Model Act.

<sup>2</sup> Where a state has adopted the NCOIL Model Act, comments reflect differences between the law actually enacted in a particular state and the Model Act. For a state that has adopted the NCOIL Model Act, no entry in this section signifies that the state’s law is virtually identical to the Model Act.