INSURANCE SCORE VS. CREDIT SCORE

It is true that **insurance** companies check **your credit score** when giving you a quote. However, what they're doing is called a 'soft pull' — a type of inquiry that won't **affect your credit score**. You'll be able to see these inquiries on **your** personal **credit** reports, but that's it.

An **insurance score** is a **score** calculated from information on your **credit** report. **Credit** information is very predictive of future accidents or **insurance** claims, which is why most insurers, uses this information to help develop more accurate rates.

If at any time you want to view **your insurance score**, you can purchase a LexisNexis® report. It will show current **score**, include explanations of each key factor and explain ways you can improve certain aspects of **your score**.

Typical [auto] insurance scores range from 200 to 997; a good score is usually around **770 or higher**. If your insurance score is low, that means that you're potentially a higher insurance risk, and that you may end up paying a higher premium each month.

What Is A Good Auto Insurance Score?

FICO calls 700+ good. LexisNexis says 776+. And TransUnion doesn't specify. But higher is always better. With that being said, individual insurance companies may see things differently. And if a company happens to have high standards, what's "good" in FICO's book might not be enough for a good policy.

Here are the three major auto insurance scores:

Provider	Auto Insurance Score	Score Range	Credit Report Used	Cost
Fair Isaac Corporation (FICO)	FICO Auto Score 9 XT	250-900	TransUnion	$19.95/month (part of FICO Essentials 1B package)
LexisNexis*	LexisNexis® Attract™ Auto Insurance Score	500-997	Equifax	$12.95 (one-time)
TransUnion	CreditVision Auto Score	300-850	TransUnion	Not specified (contact bureau for more info.)

InsurePro, LLC is committed to you.

While almost all carriers use credit scoring some may be more friendly to your score than others. InsurePro, LLC proudly serves thousands of clients by bringing dozens of carriers to you. In short, we shop your rate with our network of carriers, they compete for your business, you save on insurance. Below are some of the carriers in our network.

PLUS MANY MORE

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InsurePro, LLC
Weber City, VA
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InsurePro, LLC
Pennington Gap, VA
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InsurePro, LLC
Honaker, VA
276-873-6864

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Clintwood, VA
276-926-8681