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A.M. Best Company is A credit rating agency with more than 100 years of history. The company was founded in 1899 by Alfred M. Best. <http://www.ambest.com/about/>

Jul 31, 1991 NAIC considers efficacy of anti-fronting bill. (National Association of Insurance Commissioners) NAIC CREDIT-BASED SCORING STUDY ANGERS INSURERS.

<http://www.thefreelibrary.com/NAIC+considers+efficacy+of+anti-fronting+bill.-a011167840>

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<http://www3.ambest.com/ratings/default.asp>

Sep 07, 2003 supreme court asked to weigh net worth, punitive damages. by "liability & insurance week"; naic credit-based scoring study angers insurers.

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<https://questions.cms.gov/>

Jun 30, 2005 Free Online Library: NAIC proposes SOX variation for insurance companies.(National) by "Catalyst NAIC CREDIT-BASED SCORING STUDY ANGERS INSURERS.

<http://www.thefreelibrary.com/NAIC+proposes+SOX+variation+for+insurance+companies.-a0139516338>

The relationship of credit-based insurance scores to private passenger automobile insurance loss propensity. Presentation to NAIC Your credit score and
<http://citeseerx.ist.psu.edu/viewdoc/summary?doi=10.1.1.170.9987>

Articles from Liability & Insurance Week September 2003 on HighBeam Research
<http://www.highbeam.com/publications/liability--insurance-week-p136068/september-2003>

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Analysis and Valuation of Insurance Companies - Final
<https://www.scribd.com/doc/258634441/Analysis-and-Valuation-of-Insurance-Companies-Final>

Credit-Based Insurance Scoring: State Farm Insurance, "The results of the study indicates a predictive correlation between credit characteristics and claims
<http://www.irmi.com/expert/articles/2002/olson03.aspx>

Formula scoring or rule-based scoring Industry scores and proprietary scores Credit Score Revolutions Why credit score is so NAIC Credit Score Study [4]
<http://www.casact.org/education/spring/2005/handouts/wu.ppt>

The FTC concluded that credit-based scoring is an study could affect the future use of credit National Association of Insurance Commissioners
[http://www.wikinest.com/stock/State_Auto_Financial%20\(STFC\)/Regulation](http://www.wikinest.com/stock/State_Auto_Financial%20(STFC)/Regulation)
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We brought you to this page based on your Credit Policy. Rating and each such user must accordingly make its own study and evaluation of each

<https://www.moodys.com/Pages/amr002002.aspx>

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http://en.wikipedia.org/wiki/Risk_assessment

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