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<http://americanactionforum.org/research/presidents-regulatory-%20record-in-the-courts>

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[http://en.wikipedia.org/wiki/Risk\\_assessment](http://en.wikipedia.org/wiki/Risk_assessment)

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insurers began adding credit scoring to their underwriting formulas for the National Association of Insurance Commissioners of Credit-Based Scoring .

<http://www.insurancequotes.org/auto/is-credit-used-in-insurance-underwriting/>

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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>

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.  
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A.M. Best assigns various Credit Rating opinions which are collectively referred to as Best's Credit Ratings, which include: Best's Financial Strength Ratings: FSR;  
<http://www3.ambest.com/ratings/default.asp>

Jul 31, 1991 NAIC considers efficacy of anti-fronting bill. (National Association of Insurance Commissioners) NAIC CREDIT-BASED SCORING STUDY ANGERS INSURERS.  
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Credit Score Provider: The NAIC Credit Scoring Working Group's move to instead focus on unifying states' research and applying whose firm is based in  
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