

3rd Party Data Source		Equifax	
Element	Description	Ratemaking	Usage
Elephant Custom Credit Tier	Credit Tiers: A1-R1, T3-T5, W0, X3-X5, Y1, & Z1.		T09 BI Limit Factors table - Rated Credit Tiers are a dimension of the table, along with Channel, Insurance Status, Garaging Population Density, & Current BI Limits.
		For further definitions of the Elephant Credit Tier see: I01 – Rules of Ordering and Special Rules, I02 – No Hits and Thin Files, I06 – Insurance Score Reevaluation, & and Rating Page T14	T14 Credit Tier Factors table - Rated Credit Tiers are a dimension of the table, along with a TransUnion Credit Model Tier and Applicant Age.
			U02 - Renewal Tier Placement - Used in criteria for Qualifying Policy Profile 1. Final U02 scores are crossed with the T16 UW Tier Factors table to modify Base Rates factors by applicable coverage.
		Elephant custom credit score (Credit Tier) utilized in proprietary model estimating the cost per vehicle year (CPVY) by multiplying frequency and severity predictions by coverage type. For further definitions of the Elephant Credit Tier see: I01 – Rules of Ordering and Special Rules, I02 – No Hits and Thin Files, I06 – Insurance Score Reevaluation, & and Rating Page T14. For information concerning the Cost Per Vehicle Year (CPVY), see R62 & SERFF TX EIC EINS-132806923	T97 Cost Per Vehicle Year Factors - Scores are a prediction of annual cost partly based on the inputs from the 3rd Party Data and are used as a dimension of the table, along with Term and Channel, separated by coverage groups.