

JOSEPH R CRUTSINGER  
2700 WHISPER MEADOW #712  
ARLINGTON, TX 76006

**Reference number: 0627201334**

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## Personal insurance credit inquiry for JOSEPH R CRUTSINGER

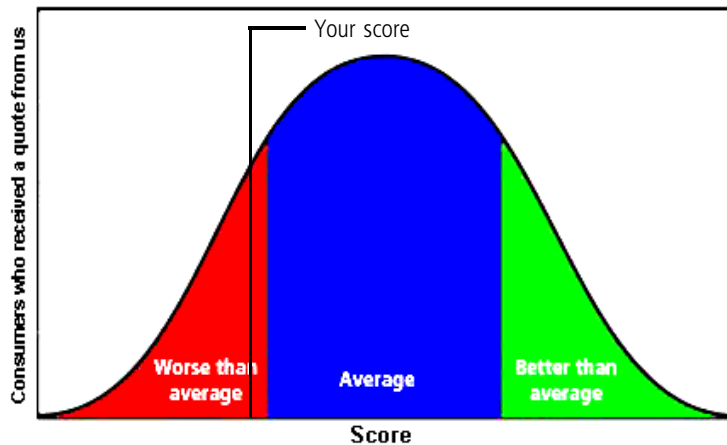
Progressive Direct uses credit information in addition to other information to determine your rate. Here's how it works:

- We calculate your insurance score based on your credit history.
- Then we place you with other consumers who have similar scores, and use that placement together with other underwriting factors, such as prior insurance and your driving and claims history, to determine your rate.

We obtained your credit information from EXPERIAN. For a free copy of your credit report, call EXPERIAN at 1-888-397-3742. If you have any questions or need additional information about this insurance credit inquiry report, please contact our Credit Information Team at 800-822-4763, Monday through Friday, from 8:00 am to 8:00 pm EST.

### Your credit results

**Your insurance score puts you in the 15th percentile.** This means that you have a better insurance score than 15% of consumers who have quoted with us. The chart below illustrates how your insurance score compares to these consumers.



### For these factors, your credit history was **favorable**:

- Most recent reported car loan or lease opened at least 4 years ago
- Revolving account balances total less than 10% of available revolving credit
- More than 5 years of reported credit history
- 2 or fewer loans or accounts opened in the last 12 months
- No bank revolving account opened in last 4 months

**For these factors, your credit history was unfavorable:**

- No loans or accounts with a satisfactory current payment status
- 6 or more installment loans in collection, default, repossession, foreclosure, or charge-off
- Open loan and account balances total 100% or more of total available credit
- Earliest reported account or loan opened after age 25
- Collection, default, repossession, foreclosure, or charge-off within the last 12 months

**For these factors, your credit history was neutral:**

- History of 1 or more loans or accounts with payments past due more than 30 days
- 4 credit inquiries in the past 24 months

**Credit terms**

- **Installment loans** have fixed terms with regular payments, such as a car loan or lease, home loan, student loan, or personal loan.
- **Revolving accounts** have varying payments depending on the balance of the account. This includes all major credit cards and cards from department stores.
- **Credit inquiries** do not include inquiries for the purpose of obtaining an insurance quote or inquiries by credit card companies for the purpose of offering you a card. Multiple inquiries which occur within 30 days of one another are counted as a single inquiry.