Your credit history reveals more than you think

AND THAT’S EXACTLY WHY IT COULD BE THE BEST THING FOR YOU.

Some people may wonder what credit information has to do with car insurance. But here’s the naked truth: your credit history can get you lower insurance premiums.

Experts have discovered a powerful correlation between credit history and potential risk. Turns out, people with the least favorable histories are 50 percent more likely to experience an auto accident, a theft or another kind of loss than people with the most favorable histories.

Because credit history has proven itself to be a strong predictor of risk for many years, we use it to reward low risk customers with lower premiums.

We are committed to accurately predicting your level of risk. That’s why your credit history is just one of the many factors we consider to determine your premium along with your age, gender, driving record and the kind of car you drive.

To learn more about the role of credit history in insurance, visit Allstate.com.

And because it’s important to check your credit report at least once a year, you can get a copy of it free of charge by visiting AnnualCreditReport.com or calling 1-877-322-8228.

Low risk drivers deserve to pay less.
That’s Allstate’s Stand.