

## Credit Scoring

### **Background**

Credit scoring has been used in consumer lending since the 1980's to predict whether a borrower would pay back a loan. The most common model used is one developed by Fair, Isaac and Co. A FICO credit score is based on these factors<sup>1</sup>:

Payment history - 35%  
Outstanding debt - 30%  
Length of credit history – 15%  
New credit – 10%  
Types of credit in use – 10%

In the last 5 years, insurers have incorporated the use of credit scores in personal lines (auto and homeowners) insurance underwriting. Insurers believe that credit scores may predict moral hazards (intentional acts committed to collect insurance proceeds) or morale hazards (careless or irresponsible actions that increase the chance of loss). Insurers also cite a correlation between bad credit scores and higher loss ratios. Nearly every personal insurer in Washington now uses credit information for rating or underwriting purposes.

Consumer groups generally oppose the use of credit scores in insurance rating or underwriting. These groups believe data in credit reports are often inaccurate, and that use of credit scoring in insurance underwriting may be a proxy for "redlining"<sup>2</sup> – which is an illegal method of underwriting insurance.

This is not a new issue to the OIC or insurance regulators. On April 10, 1995, the Consumer Federation of America wrote to Commissioner Deborah Senn urging her to reject the use of credit reports as an underwriting criterion. On December 14, 1996, the NAIC issued a "white paper" on Credit Reports and Insurance Underwriting, which described issues surrounding the use of credit reports by insurers and proposed general recommendations for state insurance departments.

Insurance underwriting is a selection process. With personal insurance transactions becoming more automated to accommodate Internet shopping, insurers may try to move away from subjective underwriting – which is labor intensive. The use of credit scores and other objective data (such as traditional measures like driving record) facilitate on-line insurance quoting and sales.

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<sup>1</sup> Source: Residential Mortgage LLC [http://www.residentialmtg.com/Credis/Credit\\_scoring.htm](http://www.residentialmtg.com/Credis/Credit_scoring.htm)

<sup>2</sup> Redlining is simply marking a geographic area on a map and not selling insurance in that area. Historically it was used to avoid selling insurance in high crime areas – which typically had a higher proportion of low-income and minority residents.

# Credit Scoring Policy Manual

**Hong Kong Institute of Bankers (HKIB)**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the HKIB text.

## **Credit Scoring Policy Manual:**

Handbook of Credit Scoring Elizabeth Mays, 1995-03 Credit scoring is a vital and sometimes misunderstood tool in financial services Evaluates the different systems available Bankers and lenders depend on credit scoring to determine the best credit risks and ensure maximum profit and security from their loan portfolios Handbook of Credit Scoring offers the insights of a select group of experts on credit scoring systems Topics include Scoring Applications Generic and Customized Scoring Models Using consumer credit information Scorecard modelling with continuous vs Classed variables Basic scorecard Development and Validation Going beyond Credit Score Data mining Scorecard collection strategies project management for Credit Scoring *Credit Risk Assessment* Clark R. Abrahams, Mingyuan Zhang, 2009-04-06 Credit Risk Assessment The New Lending System for Borrowers Lenders and Investors Credit Risk Assessment The New Lending System for Borrowers Lenders and Investors equips you with an effective comprehensive credit assessment framework CCAF that can provide early warning of risk thanks to its forward looking analyses that do not rely on the premise that the past determines the future Revealing how an existing credit underwriting system can be extended to embrace all relevant factors and business contexts in order to accurately classify credit risk and drive all transactions in a transparent manner Credit Risk Assessment clearly lays out the facts This well timed book explores how your company can improve its current credit assessment system to balance risk and return and prevent future financial disruptions Describing how a new and comprehensive lending framework can achieve more complete and accurate credit risk assessment while improving loan transparency affordability and performance Credit Risk Assessment addresses How a CCAF connects borrowers lenders and investors with greater transparency The current financial crisis and its implications The root cause to weaknesses in loan underwriting practices and lending systems The main drivers that undermine borrowers lenders and investors Why a new generation of lending systems is needed Market requirements and how a comprehensive risk assessment framework can meet them The notion of an underwriting gap and how it affects the lenders underwriting practices Typical issues associated with credit scoring models How improper use of credit scoring in underwriting underestimates the borrower s credit risk The ways in which the current lending system fails to address loan affordability How mortgage and capital market financial innovation relates to the crisis *Managing Portfolio Credit Risk in Banks* Arindam Bandyopadhyay, 2016-05-09 Credit risk is the risk resulting from the uncertainty that a borrower or a group of borrowers may be unwilling or unable to meet their contractual obligations as per the agreed terms It is the largest element of risk faced by most banks and financial institutions Potential losses due to high credit risk can threaten a bank s solvency After the global financial crisis of 2008 the importance of adopting prudent risk management practices has increased manifold This book attempts to demystify various standard mathematical and statistical techniques that can be applied to measuring and managing portfolio credit risk in the emerging market in India It also provides deep insights into various nuances of credit risk management practices derived from the best

practices adopted globally with case studies and data from Indian banks

**Enterprise Risk Management** James Lam, 2014-02-18 A fully revised second edition focused on the best practices of enterprise risk management Since the first edition of Enterprise Risk Management From Incentives to Controls was published a decade ago much has changed in the worlds of business and finance That s why James Lam has returned with a new edition of this essential guide Written to reflect today s dynamic market conditions the Second Edition of Enterprise Risk Management From Incentives to Controls clearly puts this discipline in perspective Engaging and informative it skillfully examines both the art as well as the science of effective enterprise risk management practices Along the way it addresses the key concepts processes and tools underlying risk management and lays out clear strategies to manage what is often a highly complex issue Offers in depth insights practical advice and real world case studies that explore the various aspects of ERM Based on risk management expert James Lam s thirty years of experience in this field Discusses how a company should strive for balance between risk and return Failure to properly manage risk continues to plague corporations around the world Don t let it hurt your organization Pick up the Second Edition of Enterprise Risk Management From Incentives to Controls and learn how to meet the enterprise wide risk management challenge head on and succeed

Handbook of Credit Scoring ,2001-01 Bankers and lenders depend on credit scoring to determine the best credit risks and insure maximum profit and security from their loan portfolios Handbook of Credit Scoring offers the insights of experts on credit scoring systems Topics include statistical techniques generic and customized credit scoring models credit scorecards and more

Bank Lending Hong Kong Institute of Bankers (HKIB), 2012-04-24 Sophisticated banking is vital for modern society to function and prosper Banks lend to individuals and corporations but do so after carefully exploring the risks they undertake to each customer This book examines the important role of lending in banking operations and how banks can implement safe and effective loan initiatives Banks rely on lending to generate profits but it can be a risky venture It is important for banking professionals to understand how to mitigate those risks Bank Lending from the Hong Kong Institute of Bankers discusses a variety of topics that impact a bank s loan strategy This is an essential read for candidates studying for the HKIB Associateship Examination and those who want to acquire expert knowledge of Hong Kong s bank lending system Topics covered in this book include Assessing and reducing lending risk Understanding the customer through financial statements Using ratios to determine risk Setting up an internal structure to reduce risk Pricing and managing loans Dah Sing Bank is delighted to sponsor this resourceful book The Dah Sing Group is a leading financial services group in Hong Kong active in providing banking insurance financial and other related services in Hong Kong Macau and the People s Republic of China The Dah Sing Group has gained a reputation as one of the most progressive and innovative financial services groups Keys to its success are the strength of the Dah Sing management team and the group s commitment to serving its customers

California Builder & Engineer ,1995

**Credit Scoring for Risk Managers** Elizabeth Mays, Niall Lynas, 2011-02-03 This is the second edition of Credit Scoring For Risk Managers The

Handbook for Lenders Like the first edition it was written for bankers and other consumer lenders who need a clear understanding of how to use credit scoring effectively throughout the loan life cycle In today s financial system scoring is used by virtually all lenders for all types of consumer lending assets making it vitally important that risk managers understand how to manage and monitor scores and how to set policies for their use This edition is substantially different from the first edition published in 2004 The world s economies have been through a major financial crisis and severe recession and some have questioned the role and value of models and scores used by lenders in the years leading up to the U S housing collapse and economic downturn We have devoted a significant portion of the book to topics relevant to ensuring scorecards are properly managed through volatile environments and controlling the risk of using credit scores for decision making Ten of the book s sixteen chapters are new Many focus on scorecard management practices and on controlling model risk Score management refers to all the activities model managers and users engage in after the scorecard is developed These include setting proper lending policies to use in conjunction with the score periodic back testing and validation and remediation of any issues that may arise related to scorecard performance Chapter 4 takes the reader step by step through a scorecard development project and discusses best practices for managing and documenting scorecard projects to increase the transparency of the performance assumptions and limitations of scoring models The last three chapters are devoted to the important topic of score model governance Chapter 14 describes how to design a model governance framework to ensure credit scoring models are properly developed used and validated on an on going basis Chapter 15 is focused on model monitoring and back testing and describes a set of reports lenders should create and review to ensure their scorecards are performing well Independent review of risk models by a third party model expert is an important part of sound model governance In Chapter 16 we describe how to carry out a thorough independent model review Other chapters focus on new material not covered in the previous edition including types of data that are used as predictive information in scores Chapter 3 fair lending analysis of scorecards and the creation of adverse action reasons Chapter 11 the use of scores as components of other models Chapter 10 common scoring mistakes to avoid Chapter 12 and the important topic of reject inference Chapter 9

**Moody's Manual of Investments, American and Foreign; Banks, Insurance Companies, Investment Trusts, Real Estate, Finance and Credit Companies** ,1944      *College Credit Recommendations* ,2002      *Capacity*

*Building and Regional Cooperation of Selected Credit Rating Agencies in Asia (financed by the Japan Special Fund)*. Asian Development Bank,2006      **Savings and Development** ,2004      *The Handbook of Municipal Bonds and Public Finance*

Robert Lamb,1993      *Handbook on International Best Practices in Credit Rating* Asian Development Bank,2008

*Principles of Property Insurance* French Eugene Wolfe,1930      *Policies and Procedures Manual for Accounting and Financial Control* Douglas W. Kurz,Dawn K. Rhodes,1992      Insurance Saul Benton Ackerman,1928      *Credit Scoring and Credit Control* L. C. Thomas,Jonathan N. Crook,D. B. Edelman,1992 Credit scoring the scientific approach to determining

which applicants are granted credit is one of the by products of the phenomenal expansion in consumer credit in the last two decades Financial institutions have had to develop efficient and sophisticated tools for controlling the granting and monitoring of such credit These tools are based on statistical and operational research techniques and represent some of the most successful applications of statistical theory Still the area has yet to be recognized in modern statistical textbooks This work brings together academics and practitioners to consider developments in the subject The papers discuss how new statistical techniques can be applied in credit scoring as well as expanding the areas where such scoring techniques are proving useful The problems in implementing scoring systems and how they were overcome are discussed as well as the changes in the objectives of such systems Practitioners and researchers in statistics operations research and financial and business theory will find the book a valuable source of current information      *The Ultimate Credit Handbook* Gerri Detweiler,1993 This first comprehensive guide to managing and using credit teaches consumers how to gain access to and interpret their credit report and how to use it to obtain loans insurance and other necessities Practical sympathetic advice shows how to attain financial success      **The Management of Consumer Credit** Steven Finlay,2008-04 Consumer credit is an integral part of many western societies This book provides a comprehensive view of how credit granting institutions operate and discusses the relationship between the strategic objectives set by senior management and the operational strategies employed by credit professionals working at the coal face of credit provision

The book delves into Credit Scoring Policy Manual. Credit Scoring Policy Manual is a crucial topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Credit Scoring Policy Manual, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:

- Chapter 1: Introduction to Credit Scoring Policy Manual
- Chapter 2: Essential Elements of Credit Scoring Policy Manual
- Chapter 3: Credit Scoring Policy Manual in Everyday Life
- Chapter 4: Credit Scoring Policy Manual in Specific Contexts
- Chapter 5: Conclusion

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This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Credit Scoring Policy Manual.

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