

**TABLE 7.**  
**Change in Predicted Amount Paid on Claims from Using Credit-  
 Based Insurance Scores Without and With Controls for Race,  
 Ethnicity, and Income, by Race and Ethnicity**

	Average Score Effect From Model Without Race, Ethnicity, and Income Controls (a)	Average Score Effect from Model With Race, Ethnicity, and Income Controls (b)
African Americans	10.0%	8.9%
Hispanics	4.2%	3.5%
Asians	- 4.9%	-4.8%
Non-Hispanic Whites	- 1.6%	-1.4%