§ 2801. Definitions. For the purposes of this article, the following terms shall have the following meanings:

(a) "Adverse action" shall mean a denial or cancellation of, an increase in any charge for, or a reduction or other adverse or unfavorable change in the terms of coverage or amount of, any insurance, existing or applied for, in connection with the underwriting of personal insurance.

(b) "Affiliate" shall mean any company that controls, is controlled by, or is under common control with another company.

(c) "Applicant" shall mean an individual who has applied to be covered by a personal lines insurance policy with an insurer.

(d) "Consumer" shall mean an insured whose credit information is used or whose insurance score is calculated in the underwriting or rating of a personal lines insurance policy or an applicant for such a policy.

(e) "Consumer reporting agency" shall mean any person who, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties.

(f) "Credit information" shall mean any credit-related information derived from a credit report, found on a credit report itself, or provided on an application for personal lines insurance. Information that is not credit-related shall not be considered "credit information", regardless of whether it is contained in a credit report or in an application, or is used to calculate an insurance score.

(g) "Credit report" shall mean any written, oral, or other communication of information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing or credit capacity which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor to determine personal lines insurance premiums, eligibility for coverage, or tier placement.

(h) "Insurance score" shall mean a number or rating that is derived from an algorithm, computer application, model, or other process that is based in whole or in part on credit information for the purposes of predicting the future insurance loss exposure of an individual applicant or insured.

(i) "Personal lines insurance" shall mean property/casualty insurance

coverage sold to individuals and families for primarily noncommercial purposes.