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**PRBC® Appoints Convergence Data, LLC to Distribute
PRBC Data Services to the Insurance Industry.**

Convergence LIFT® Reports to include PRBC data

Personal lines insurance companies gain new consumer-friendly risk assessment tool

Annapolis, Maryland – September 8, 2005 – PRBC®, an innovative national Consumer Reporting Agency (CRA) that tracks rent, non-prime mortgages, other commonly recurring bill payments, and payday advances, today announced the appointment of Convergence Data, LLC to distribute PRBC Data Services to insurers nationwide. Convergence is now authorized to incorporate PRBC Reportssm and the PRBC Bill Payment Scoresm (BPSsm) in their LIFT® product (Loss Improvement Forecasting Tool), which is designed to work with credit-based insurance scoring models to help personal line insurers better assess risk in underwriting policies.

“With this distribution agreement in place, insurance companies now have valuable new risk assessment data available to them, as well as an innovative compliance tool to supplement traditional credit reports and insurance scores in underwriting decisions,” said Michael Nathans, Chairman and CEO of PRBC. “By using PRBC data to gain a more complete and accurate risk assessment, insurers can also more effectively compete for new business while building customer loyalty and providing a valuable community development service - especially to individuals with low or no credit scores.”

LIFT data is compliant with the Fair Credit Reporting Act (FCRA) and contains risk-predicting flags and scores based on check writing history and nontraditional credit activities. Inclusion of PRBC data in LIFT provides missing information about how a person manages their finances for a more complete picture of risk than traditional credit reports and scores provide alone. Convergence Data is the sole representative of PRBC data to the insurance industry.

“We are excited about our relationship with PRBC as it will enhance our LIFT Reports and assist our business partners in producing better underwriting decisions on more applicants,” said Gregg Antenen, President of Convergence Data. “Clearly, more

and better information can produce better underwriting decisions, and that's the purpose of PRBC and LIFT. We will be able to incorporate PRBC data into LIFT, and through our customer and partner relationships, incorporate LIFT seamlessly into an insurer's application processing system alongside traditional credit data and insurance scores."

Currently, traditional credit reporting agencies do not track or score payments of commonly recurring bills such as rent, private mortgages, utilities, telephone, cable TV, child care, and payday advances. As a result, fiscally responsible consumers without good traditional credit histories are effectively precluded from obtaining affordable home loans, auto loans, and insurance discounts. This condition also makes obtaining employment, utility hook-ups, and telephone service difficult and costly.

PRBC is the first CRA managed by consumer advocates to give consumers the choice and tools to voluntarily show their ability and willingness to demonstrate financial responsibility by consistently paying all of their bills on time, not just the ones reported to traditional CRAs. PRBC produces a Bill Payment Scoresm (BPSsm), which can be used to supplement a traditional credit report or credit-based insurance score, or be used in the absence of one to gain a more complete and accurate risk assessment of an applicant. A PRBC BPS can be easily understood by consumers and users of traditional scores alike. PRBC does not charge consumers a fee to enroll in the PRBC service or to view their own PRBC data.

Earlier this summer, the concept of using alternative data sources to help consumers build credit histories was endorsed by the U.S. Congress in a hearing of the House Subcommittee on Financial Institutions and Consumer Credit. PRBC and Convergence determined that insurance companies and consumers alike could benefit from the use of PRBC data when incorporated into insurance underwriting decisions.

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About Convergence Data

Convergence Data LLC is a Chicago-based company whose mission is to converge powerful new data with the predictive power of credit-based insurance scoring to advance personal lines underwriting. It was founded by credit-based insurance scoring veterans with years of experience in consumer data evaluation, analysis, and insurance underwriting. Convergence Data helps insurers increase underwriting lift through the innovative use of non-traditional data sources. Visit the company's website at www.getlift.com.

About PRBC

PRBC, a national credit bureau with a community economic development mission, is supported with a grant from the Ford Foundation and by Tier I Data Subscribers that include Citimortgage, Fannie Mae, and Freddie Mac. PRBC is guided by an Advisory Board and a Technical Steering Committee that include consumer advocates, educators, faith-based leaders, and industry professionals. PRBC's service is powered and secured by IBM, and can be accessed at www.prbc.com.