

From: Beverly
Sent: Tuesday, June 15, 2004 1:56 PM
To: FACTAscoringstudy
Subject: Credit based insurance scores

Importance: High

We have had several major surgeries and our credit history has suffered because we were behind. However, in the last few years we have paid off over \$15,000.00 in debt without filing bankruptcy.

When we were changing insurance companies our insurance went up because they used the credit based insurance score. Our payments are very high not because we are high risk on insurance (we have never had a DUI) but because our credit history was not the best.

I feel like that is discrimination. Just because we have had to pay late on things is no reason to raise our rates to where they are not affordable. The insurance company will tell you people with less than perfect credit are high risk but I can assure you that just because we have paid some things late does not make us high risk.

We don't drink, we don't smoke, we do not use drugs. We are good, hard working people that have health problems. Please help do something about this. It causes such as hardship on people like us.

Thank you,
Beverly