

From: Lucky17757
Sent: Monday, July 05, 2004 6:18 PM
To: FACTAscoringstudy
Subject: Increased fees for auto and insurance

Due to a bankruptcy over 18 months ago(due to a job loss), I had to pay 10.6% interest on a new home loan, 15.2% on a new car loan, and now I receive a notice and rate increases from Farmers Auto Insurance despite no increases or claims ever filed in over four years. Prior to this bankruptcy we had excellent credit and had maintained current payment history on rent, auto loan and insurance. Despite bankruptcy we maintained current payments to all three agencies. I believe this is another way that Farmers and the others are increasing their profits as I have filed Zero claims in the history of my account. They also have not complied with the rate decrease that was mandated some time back. Thank you for conducting this study. Linda Simmons