

From: Rick Thompson
Sent: Tuesday, July 13, 2004 7:16 PM
To: FACTAscoringstudy
Subject: FACTA Scores Study

I'm writing to offer my comments for your study.

Facts;

I filed bankruptcy in August of 98. I had a long history of great credit, up to that point.

I have an annual income of over 6 figures.

A hail storm caused damage to my home and cars in 2003. Nationwide insurance was out quite a bit due to my claims, as was all insurers in North Texas as a result of this storm.

In Jan of 2004, I was told that my auto insurance was increasing due to information obtained in my credit report.

IF, credit scores show a correlation of claims with low credit scores, how was it that my credit score has been low since 1998, and my claim came as a result of a hail storm in 2003? IF Nationwide was concerned with my credit score, and that was cited as the reason for the increase in premiums, why did I enjoy preferred rates from 1998 thru 2003?

I have monitored my credit scores since my bankruptcy. I am never late on mortgage, car, or insurance payments!

I seem to have no recourse, as I assume any attempts to change insurance company's would be met with the same criteria.

For what its worth.

Rick Thompson