

From: MeicheleV
Sent: Monday, July 05, 2004 7:31 PM
To: FACTAscoringstudy
Subject: re: credit scoring

To whom it may concern:

My husband and I both work very hard. We have made some very grave mistakes concerning our credit. But our driving records are both pretty spotless. This used to mean something, but it doesn't anymore. Therefore, mine and my husbands insurance is double that of my friends. And my son just got his license, and I haven't had enough nerve to see how much the insurance will cost us with him on our policy.

We both have very good employment records, and have lived in the same place for 13 years. So I don't think we are that big of a risk.

So yes, I oppose using credit scores, to determine insurance rates.

Sincerely,

Meichele Pittman