

Peggy Kimball

TX.



## **FACTA Scores Study**

Federal Trade Commission  
Office of the Secretary  
Room H-159 (Annex N)  
500 Pennsylvania Ave. N.W.  
Washington, D.C. 20580

July 5, 2004

Insurance companies know that consumers are required, by law, to carry coverage.

Allowing insurance companies to base policy rates on credit scores allows them the freedom to take advantage of the hard working consumer.

The consumer is caught in the middle.

We need to find ways that support our consumers, allowing the consumer the opportunity to be self-supporting and a contributing, law abiding, member of society.

I do believe insurance charges are based on type of home or car and driving record, but maybe we need to also consider other factors like the income of the family and the total amount of dependants that are cared for in a household.

For this reason I believe that credit scores should not be used in determining a persons policy rates.

A handwritten signature in cursive script that reads "Peggy Kimball".

Peggy Kimball