

**From:** Jennifer  
**Sent:** Tuesday, July 06, 2004 10:00 AM  
**To:** FACTAscoringstudy  
**Subject:** FACTA Scores Study

I wanted to voice my opinion regarding the use of credit scores in insurance, specifically.

We have had to file for bankruptcy in the past due to a failed business and now find that we are paying higher premiums than normal for auto insurance in particular. I don't feel that they should be allowed to use your credit score for anything other than for getting credit.

Insurance is for anyone good credit or bad. The only way to have coverage is to PAY the premium. Insurance companies are protected to not cover a loss if their client has not PAID the premium, it's that simple.