

From: Kristi CAMPBELL
Sent: Monday, July 05, 2004 3:59 PM
To: FACTAscoringstudy
Subject: Credit scores determining insurance rates

My 25 year old daughter has had some "LIFE" happen to her but is slowly but surely paying off her debts yet she has only had one insurance claim on her auto and that was due to one of our famous Texas hail storms. Her insurance per month is mind boggling and certainly does not help in paying off her other debts. Why is she penalized? Why not determine her rate as others; if abused, it goes up. She has certainly not abused her insurance. I am in favor a major change.

Sincerely,
Kristi Campbell