

From: Nancy Morphis
Sent: Monday, July 05, 2004 12:41 PM
To: FACTAscoringstudy
Subject: FACTA Scores Study

To the FACTA Scores Study: This is to file my objection of credit scores being used to determine the rate a person is charged for insurance and/or any other items that could be affected, based on a credit score, such as apartment rentals, etc. We in Texas have been plagued for many years by unfair insurance rates, put into place by the companies citing ridiculous reasons for the need to increase the rates, and even though we have an Insurance Board that is supposed to protect the consumer, they simply go along with any rate increases the companies request. Promises have been made by both political parties to ease that situation for the consumer, but sadly, nothing has ever happened, except a lot of rhetoric that tricked the public into thinking something would be done.

Please strike down the ability of the insurance companies to once again have a ridiculous reason to raise a consumer's insurance rate by basing it on credit scores.

Nancy Morphis

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