

**From:** Ronnybunch  
**Sent:** Monday, July 05, 2004 11:19 PM  
**To:** FACTAscoringstudy  
**Subject:** Fair & Accurate Credit Transactions Act of 2003.

I wish to comment on the way insurance companies are allowed to use poor credit reports to inflate our homeowner and auto insurance rates. I have not got the best credit score around but yet I have never filed a homeowner claim and I've owned this home for over 10 years. Neither myself nor my wife have had an auto accident in over 5 years and I have never filed a comp. claim against our auto insurance.

I agree that credit scores need to come into play to some degree. I work in a claims department of an insurance company. But, there are millions of exceptions just like me out there. We need not give insurance companies carte-blanche to beat us on insurance premiums! There must be limits, past performance must be taken into consideration! Don't place the millions of Americans in our situation in the same group as those who are constantly filing claims! There are good people, like us, out there who went through some hard times and are struggling to come back. Please don't turn a blind eye and allow insurance companies to continue to overcharge us. I'm sure there is an amicable solution.

Thank you for your time  
Robert R. Bunch