



This is a letter to inform America of unfair insurance practices. I originally wanted to type this letter out but I am afraid that if I wait any longer that my tiny voice may not be heard. I have enclosed two insurance policies one is from 2002, when insurance premiums were based solely on your driving record and a policy from 2004 when a policy is based mainly on information from the credit bureau. I believe that the current insurance policies discriminate against the lower income families.

The main difference from the two policies is that the one policy from 2002 is actually a full coverage policy for a 1991 Acura Integra and liability on a 1959 Chevy truck. The policy from 2004 has the same vehicles covered with the exception that they are both liability. I think that it is clear that if you take the same driver with the same two vehicles with basically the same driving record and you charge this individual three times the amount for a lesser policy than this person received two years prior that it's clear that this insurance scandal has grown. I believe that insurance companies use credit scores to raise premiums, and basically have an agreement not to compete for business because all insurance companies now practice this procedure. I think that law makers do not realize that lower income families do not want to drive cars without insurance, rather they can not afford insurance. Lower income families have a choice between eating and paying someone a huge fee to gamble on whether or not they will wreck their car that month. I think!

The logical choice is to eat. I hope this letter ~~may~~ weighs heavy on overhauling current insurance policies, and open eyes to law makers and politicians.

Insurance is now a necessity but can not be achieved until it becomes affordable and fair to all. There are no current programs to help lower income families with car insurance, like the programs with housing, food, and electricity. It seems like the government should not make insurance mandatory without putting some kind of cap on premiums.

I admit that I owe two insurance companies because I could not afford to keep the payments going. I think that insurance companies may say that is proof that credit scores are accurate ~~one~~ on an individuals ability to make payments.

I say that that is my evidence that payments are so high for lower income families it discriminates against them causing them worse credit scores and then even higher premiums.

BRIAN GROGAN

PROGRESSIVE  
P.O. BOX 31260  
TAMPA, FL 33631

BRIAN K GROGAN  
JEANNIE DREW

TX

# Auto Insurance Bill

## Your payment schedule has changed

Total policy premium	\$877.00
Remaining balance	\$708.04
Payments remaining	4
<b>Minimum amount due</b>	<b>\$145.45</b>
<b>Due date</b>	<b>March 18, 2004</b>

To maintain your coverage, please pay at least the minimum amount due by the due date. Any amount you pay above your minimum will be credited to your next payment due.

### Billing detail

Payment on February 18 - thank you	-\$173.96
Current amount	\$140.45
Installment fee	5.00
Minimum amount due	\$145.45

Payments received after March 16 will appear on your next statement.

Please see reverse side for additional information.

 Continued on back

## Payment Coupon

Remaining balance	\$708.04
<b>Minimum amount due</b>	<b>\$145.45</b>
<b>Due date</b>	<b>March 18, 2004</b>
Amount enclosed	\$



PROGRESSIVE  
DEPT 0590  
CAROL STREAM IL 60132-0590

### Policy number:

March 16, 2004  
Policy Period: Feb 18, 2004 - Aug 18, 2004  
Page 1 of 2

### personal.progressive.com

Make payments, check billing activity, make policy changes or check status of a claim.

### 800-999-8781

#### Automated Billing Inquiry

Make a credit card payment, check last payment received or due date of next payment.

### 800-888-7764

#### Policy Services

Ask questions about your bill or coverage and make policy changes 24 hours a day, 7 days a week. **Se habla español.**

*You can save time and money by selecting electronic funds transfer (EFT) as your payment method. EFT electronically transfers your payments from your checking account directly to Progressive. It's an easy way to pay your premiums on time and it saves you money on installment fees. Call 800-888-7764 to sign up.*

### Policy number:

Policyholders: BRIAN K GROGAN  
JEANNIE DREW

### To ensure that your payment is promptly processed, please allow

5 to 7 days for your payment to reach us by the due date. Write your policy number on the check and make it payable to Progressive. Questions? Call 800-888-7764.

Do not write below this section of coupon.  
J2-22199 Form 6266 (11/00)  
Auto Insurance Bill

053032281460042086 0014545 0070804 0000000 0000000 008702180400

Texana Financial Services Company would like to acknowledge its pleasure in permitting the company to finance your insurance policy.

Payment coupons and preprinted self-adhesive mailing labels have been enclosed to allow for ease and efficiency in payment processing. To insure that your account will be properly credited, please send the proper coupon with payment for each monthly installment.

The company wishes to remind you that your installments are due on the date indicated on the coupon. Failure to remit payment timely will result in a late charge and could possibly cause your insurance coverage to lapse. If you have questions, please call 361-293-5201.

Texana Financial Services Company values your patronage and would like to thank you for allowing the company to serve your financing needs.

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\*\*\*\*\* TEXANA PAYMENT COUPONS FOR ACCOUNT # 1189019 \*\*\*\*\*  
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F I N A N C E A G R E E M E N T R E C A P

1189019		361-293-5201
*****		
* Premium Amount :	\$358.00	Number of Payments
* Down Payment :	\$107.00	4
* Amount Financed:	\$251.00	Monthly Payment
* Finance Charge :	\$30.08	\$72.27
* Acquisition Chg:	\$8.00	First Payment Due
* New Balance :	\$289.08	6/17/2002
*****		

THANK YOU FOR ALLOWING US TO FINANCE YOUR POLICIES

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