

From: helene.harrison
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To: FACTAscoringstudy
Subject: FACTA Scores Study

I was shocked when my homeowner's insurance premium doubled from 2003 to = 2004 only to find out that it was in fact due to my credit score.

I was layed off from my job in May 2003. Due to unemployment, my credit = card debt has increased. I have never even had a claim on my = homeowner's insurance! While I understand that less than desirable = credit scores can indicate higher risk factors, I think that the history = of the individual should be considered as well. At a time when I cannot = afford to have higher payments, my insurance goes up. So that's what I = get for being a responsible customer in the past? Doesn't make sense to = me. Only makes matters worse.

As consumers, we are paying more & more for auto insurance, homeowner's = insurance and health insurance and getting less and less. And the = government wonders why less people are insured? Someone needs to get = out there in the trenches and see what life is really like in the real = world and workplace.

Helene Harrison