

From: richard.wendel
Sent: Wednesday, July 07, 2004 9:10 PM
To: FACTAscoringstudy
Subject: Credit Scoring

To whom it may concern:

I am against credit scoring for insurance purposes and I will give you a little background on why I feel this way. In 1991, I filed for bankruptcy. Before that time, I had an excellent credit score and enjoyed great rates on insurance, both home and auto. Since filing for bankruptcy, my insurance rates have skyrocketed. Nothing has changed, no accidents or tickets, and the only claims that I have had to file are for theft (which is past the 3 year scope) and for weather related claims. I am currently being charged over \$800 per month for auto insurance for 4 adult drivers (46, 44, 22, 20) and one teenage driver (16). My home owners insurance has doubled. It is getting to the point that I would do without insurance if I could (but I can't) so I'm stuck paying these outrageous rates.

Thanks for your attention,
Sincerely,

Richard K. Wendel
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