

**From:** [royce.woody2@nwi.net](mailto:royce.woody2@nwi.net)  
**To:** [OIC Rules Coordinator](#)  
**Subject:** insurance increases  
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External Email

Reference rule R-2021-07

My name is Roy Schiferl. My wife and I live in Leavenworth and we are retired and living on a fixed income. Yesterday I got my annual insurance renewal. It increased by \$586.00. That is a 14 per cent increase and a letter from the carrier informing us that it is in response to above referenced rule that carriers can no longer use credit rating to set premium's. It is a ruling by emergency order from Commissioner Kreidler. That is unfair to me on several levels. First of all I have worked hard all my life to make sure that I maintain good credit. That means that I pay my bills. Insurance companies know that those are the people that also are responsible with there property. This is supposed to level the playing field, but I am getting a huge increase and I am on a fixed income. How does that level any playing field. Also I think that we should have representation. This did not come from the legislature. It is from one person. Please explain to me how any of this is fair. Looking forward to hearing from you.----Roy Schiferl