

Rules coordinator (policy)

Reference #	11980997
Status	Complete
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Email	jadair512@gmail.com
Rule number/topic	R2021-07 Temporary prohibition on use of credit history on some personal lines
Comment(s) or question(s)	<p>The Commissioner's proposed rule to prohibit insurance companies from using credit scores is highly discriminatory against all citizens who have worked hard to protect their credit scores. Whether prior to the COVID pandemic, or especially during the pandemic and the economic challenges that came with it, citizens who made the necessary sacrifices and managed their spending in line with their income should not be punished. While there certainly were some citizens that through no fault of their own, even after making hard sacrifices to pay their bills, still suffered economic loss and who's credit scores therefore were negatively effected, using this blunt instrument to attempt to address their hardship is disproportionate and punitive. This proposed ruling will significantly damage those with limited income including part-time and hourly workers as well as the retired who are already suffering from extremely high inflation. This proposed ruling is bad government and should be abandoned.</p>
Last Update	2021-10-22 13:37:00
Start Time	2021-10-22 13:23:15
Finish Time	2021-10-22 13:37:00
IP	216.9.30.146
Browser	Safari

Device

Desktop

Referrer

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