

## Rules coordinator (policy)

Reference #	11959581
Status	Complete
First name	Randy
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Email	<a href="mailto:randyvonbear@comcast.net">randyvonbear@comcast.net</a>
Rule number/topic	R2021-07 Temporary Prohibition of Use of Credit History
Comment(s) or question(s)	<p>I strongly oppose any prohibition on the use of credit history in the setting of rates for personal lines insurance (auto &amp; homeowners). In my view, a record of scrupulous attention to meeting one's credit obligations is a very valid indication of a person's relative risk for insurance purposes. I believe the pandemic is being used as an excuse by political interests to inappropriately revise rates in favor of interest groups favored by those interests. This result will be to place an unfair burden on those of us who have been scrupulous in attending to our credit obligations. Unless there is actual data showing that credit rating is not a valid indicator of insurance risk, the companies should be allowed to continue to use this factor.</p>
Last Update	2021-10-13 04:27:44
Start Time	2021-10-13 04:11:01
Finish Time	2021-10-13 04:27:44
IP	24.18.130.171
Browser	Safari
Device	Desktop
Referrer	<a href="https://www.insurance.wa.gov/">https://www.insurance.wa.gov/</a>