From: <u>Christopher Cole</u>
To: <u>OIC Rules Coordinator</u>

**Subject:** R2021-07 Temporary Prohibition on Use of Credit Score

**Date:** Monday, November 1, 2021 10:57:12 AM

## External Email

To the Office of the Insurance Commissioner,

My name is Christopher Cole. I am writing to express my opposition to the the executive order and proposal to make this order permanent. Already the insurance companies have begun to increase rates of Washington residents. And this order has not even gone into full effect. Leveling the playing field by penalizing hard working citizens is just not fair. Many residents in this state pay their bills on time and make responsible decisions For that, they have to carry the weight of others, who are careless financially. Where is the incitive to improve? Lowering the bar is not the answer. It's also unconscionable that even proposing this rule has sparked rate hikes by insurance companies. Leveling the playing ground should not be at the expense of the voting public that this commission represents. Please retract R2021-07

Christopher Cole Active voter Bothell Washington