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To: [OIC Rules Coordinator](#)
Subject: Temporary Prohibition of Use of Credit History (R2021-07)
Date: Tuesday, September 7, 2021 2:15:41 PM

External Email

I want you to know that this "Temporary Prohibition" is having a negative impact on Senior Citizens, such as myself, who have worked hard to build up and maintain an excellent credit rating. I am now paying an extra \$50 a month in auto insurance because of this "Temporary Prohibition" which I fear will become permanent. I understand the reasoning behind this effort; however, all you are doing is passing the burden on to others who struggle to afford it. The Middle Class gets squeezed every time. I work Swing Shift at a hospital in Seattle and do not feel safe using public transportation, getting off at 11:30 PM. You should be thankful that I (along with many others) continue to work during Covid and I should not be punished by higher premiums. As well, how do you know that those of us with higher credit scores are not struggling financially as well? You say that the insurance companies do not have to charge more, but they feel that they have to make this money up somewhere. Meanwhile, citizens like myself are caught in the middle, not truly knowing who is telling the truth.

The public needs to be able to vote on measures such as these. Meanwhile, I suppose I will be tithing to the Church of Kreidler, and other efforts that I truly make to assist those less fortunate than myself will suffer.

Respectfully,

Cynthia Cosgrove