

From: NAME@everyactioncustom.com on behalf of NAME
To: [OIC Rules Coordinator](#)
Subject: Help keep insurance costs from rising: Do not implement CR-102
Date: Friday, November 5, 2021 9:07:03 AM

External Email

Dear Rules Coordinator David Forte,

I recently learned that my insurance premium could be increased, and it isn't because I filed any claims, or had any changes in my coverage, or was issued traffic tickets or had any accidents. It's because of an emergency rule change from the Washington Department of Insurance.

Fortunately, the emergency rule was overturned in early October, but I am fearful that a permanent rule could be implemented.

I am not an insurance expert or an economist. But like many of my friends and neighbors, I work hard to provide for myself and my family. I live within my means, and I pay my bills and debts on time. This is reflected in my credit history, and because my insurance company could consider my credit history as one of many factors they use to predict my likelihood of suffering losses and filing claims, they knew I'm a lower risk to insure. That saved me money on insurance every year. At least it did, until now.

Under the proposed permanent rule, insurance companies can no longer consider credit information to rate policies for home, auto, renters, condo and other personal insurance policies. For me (and maybe more than a million more Washington policyholders who are lower risks), that means I would have paid more for insurance, while people who are higher risk drivers, renters and homeowners, may pay less. That's the opposite of how insurance pricing should work.

This proposed rule goes too far and is sure to hurt many more people in Washington if made permanent -- people struggling to recover from the pandemic, or retirees on fixed incomes, and people like me. Please do not implement this rule and protect Washington policyholders from these huge, unfair rate increases.

Sincerely,
NAME
ADDRESS
CITY, STATE ZIP CODE