

Rules coordinator (policy)

Reference #	12038782
Status	Complete
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Rule number/topic	R 2021-07, using credit score to set rates
Comment(s) or question(s)	<p>I appreciate having a strong insurance commission in my native state to protect us against unscrupulous actions by insurance companies.</p> <p>However, using credit history to set rates does not seem to me to be an unscrupulous practice.</p> <p>The insurance business is famous for being one of the most date-driven industries in the world. I am sure they can submit appropriate data proving the connection between good credit scores and lower risk of claims. Forbidding them to use a valid metric seems to be too much interference.</p> <p>Of course, I probably would not be writing if my auto insurance had not gone up 20% and my house insurance an incredible 50%. I am a widow and retired. This has been a \$68 hit to my monthly budget. As you have heard from many, I'm sure, this rule punishes people who have been responsible and careful with their budget and their driving habits.</p>

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