

From: [Kimberly Snyder](#)
To: [OIC Rules Coordinator](#)
Subject: Please do not implement CR-102
Date: Tuesday, November 23, 2021 3:38:39 AM

External Email

Dear Mr. David Forte,

I recently learned that my insurance premium did increase substantially (\$800 for the year!), 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 a proposed rule change from the Washington Insurance Commissioner.

Fortunately, a similar emergency rule was overturned by the courts, but now, the Commissioner's proposed permanent rule could be devastating for our family's budget. And I know I'm not alone.

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 know 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 other 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 protect Washington policyholders from these huge, unfair rate increases and do not adopt this rule.

Sincerely,
Kimberly Snyder
414 15th St
Snohomish, WA 98290