Comment #: 45

From: Greg Voss

**Sent:** Tuesday, June 15, 2004 2:57 PM

**To:** FACTAscoringstudy

Subject: Credit Scores And Insurance

To Whom It Concerns,

It is not really clear to me why insurance companies are looking at your credit scores to determine what your insurance payments should be. It is discriminating against individuals that have fallen on bad times but have tried to drive safely or have never filed an insurance claim. It appears to me that insurance companies are looking at for anything to raise your rates to get compensation for its losses. The FTC really needs to get a handle on this. It really discriminates against individuals that that have fallen on bad times due to a job loss or plant closing and had to file bankruptsy. Please get involved in this method of consumer gouging. It almost unbelievable.

Best Regards,

**Greg Voss** 

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