Comment #: 77

From: Mike Anderson

Sent: Tuesday, June 15, 2004 9:52 PM

To: FACTAscoringstudy

Subject: Credit score affecting rates.

To set an insurance premium based on a persons credit score is an unfair practice. Bad things do happen to good people. Auto insurance should continue to be based on driving record, age, and sex etc. To heap increased premiums on those most unable to afford it should never be allowd to happen.

Thank You

Michael W. Anderson