From: phil-smeltzer

Sent: Monday, August 09, 2004 6:38 PM

To: FACTAscoringstudy Subject: credit scoring

Another story of the rich get richer and poor get poorer. Who gives companies the right to raise your rates on anything when it has absolutely nothing to do with them. This is in reference to my car insurance company. My payments are made through an eft transaction, which they are guaranteed every month. So again, who gives them the right to raise my rates for something that doesn't effect them. Shouldn't rates be based on my driving record, because we are talking car insurance, are we not. Is this just another loop hole that the insurance companies have found to charge us more for something we already pay to much for.