From:	BettyV2929
Sent:	Monday, August 16, 2004 9:16 PM
То:	FACTAscoringstudy
Subject:	scores study

I AM WRITING IN REGARDS TO THE CREDIT SCORING ON INSURANCE.. THIS PRACTICE IS REALLY HURTING PEOPLE WHEN IT COMES TO PAYING BILLS LIKE CAR INSURANCE...FIRST OF ALL I DID NOT SIGN A WAIVER FOR THE INSURANCE COMPANY TO RUN MY CREDIT. AND YOUR CREDIT SHOULD BE PROTECTED LIKE YOUR MEDICAL RECORDS----- EVERYBODY SHOULD NOT HAVE ACCESS TO THEM!!! I DRIVE A 12 YEAR OLD VAN ----I AM WORKING NOW BUT ALL IT PAYS ARE MY BASIC EXPENSES SO MY CREDIT IS SHOT AND HAS BEEN FOR A WHILE BECAUSE I HAVE TO PAY MY BASIC EXPENSES WITH INSURANCE GOING UP ALONG WITH ELECTRIC AND GENERAL LIVING EXPENSES IT HARD TO KEEP UP I PAY MORE INSURANCE ON ONE VAN THAN A FRIEND MY AGE DOES WITH TWO CARS AND A DWI ON THE RECORD I AM NOT GONG TO WRECK MY VAN JUST TO COLLECT INSURANCE I AM 50 AND AT THIS RATE WILL HAVE TO WORK FOREVER JUST TO PAY BILLS LIKE INSURANCE I HAVE ALWAYS PAID AND THEY RAISED MY RATES ONCE BECAUSE I CLAIMED PIP THEY WILL USE ANY EXCUSE TO GET MORE MONEY FROM SOMEONE BUT IT HAS TO STOP SOMEWHERE REGARDS BETTY