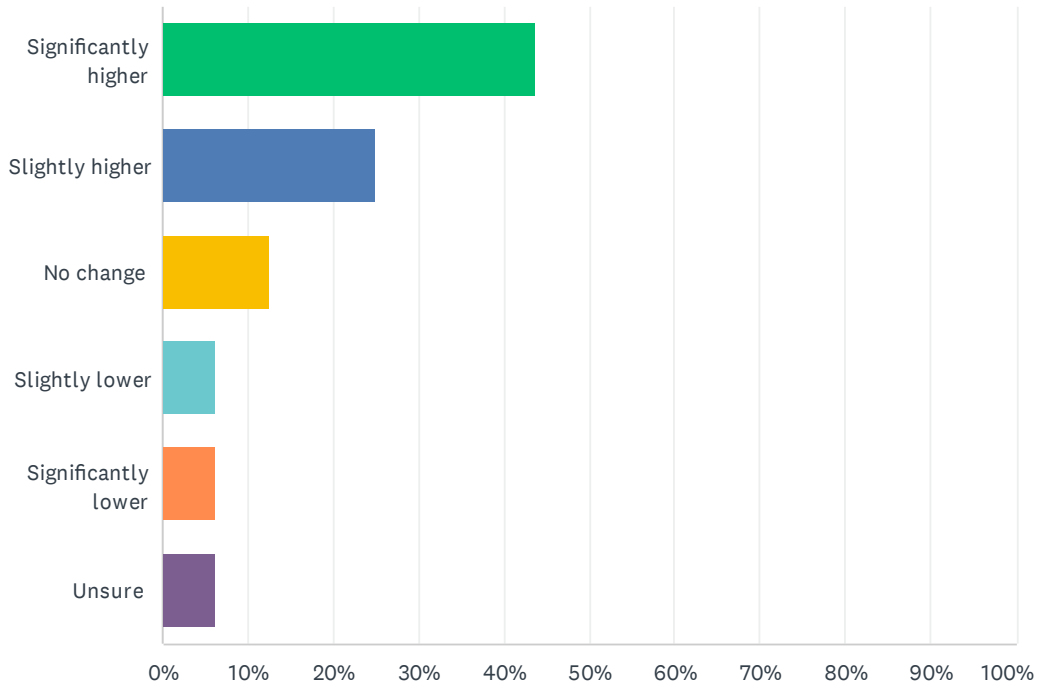


# Q1 How has your insurance rate changed for the 2022 fiscal year?

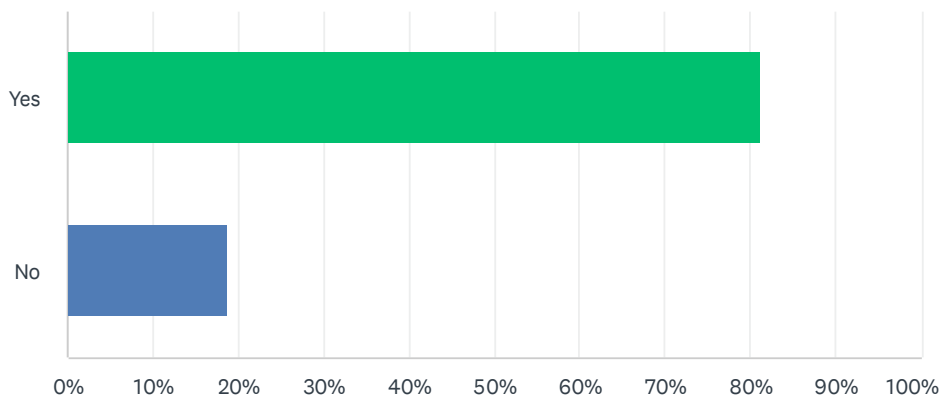
Answered: 16 Skipped: 0



ANSWER CHOICES	RESPONSES	
Significantly higher	43.75%	7
Slightly higher	25.00%	4
No change	12.50%	2
Slightly lower	6.25%	1
Significantly lower	6.25%	1
Unsure	6.25%	1
<b>TOTAL</b>		<b>16</b>

Q2 Should the Legislature ensure that credit scores and credit history only factors into insurance rates when it improves a consumer's insurance score and lowers their premium (such as in SB 5010, which was introduced in the 2021 session)?

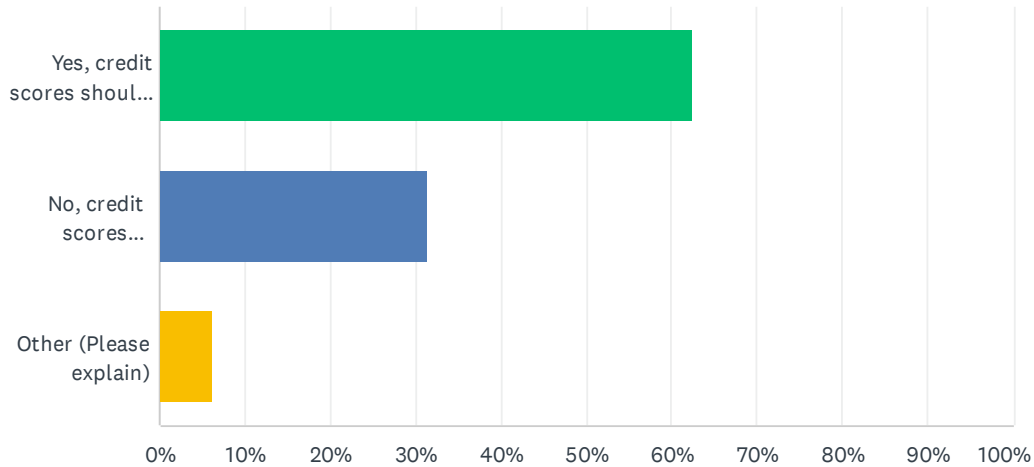
Answered: 16 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	81.25%	13
No	18.75%	3
TOTAL		16

### Q3 Do you think that credit scores should factor into insurance rate decisions?

Answered: 16 Skipped: 0



ANSWER CHOICES	RESPONSES
Yes, credit scores should be used	62.50% 10
No, credit scores shouldn't be used	31.25% 5
Other (Please explain)	6.25% 1
<b>TOTAL</b>	<b>16</b>

#	OTHER (PLEASE EXPLAIN)	DATE
1	Yes, Insurance ratings and the underwriting process should allow for people who are responsible for their finances and life styles should not be penalized, or put in the same category as individuals who do not monitor their lives	10/18/2021 3:22 PM

## Q4 What do you think? Leave a comment with your thoughts, feedback and suggestions.

Answered: 15 Skipped: 1

#	RESPONSES	DATE
1	Responsible people pay their bills on time and should be rewarded with lower rates. People with lower credit scores have low scores for obvious reasons. they don't pay their bills on time or are spending beyond their means .Unfortunately, some don't have insurance because they can't afford it.	10/22/2021 5:26 PM
2	My auto insurance went from \$1500 per year to \$2,000 per year as a probable result of elimination of rates based in part on credit scores.	10/21/2021 5:09 PM
3	My insurance rates went up approximately 20%. Gas is up approx 25%. Social security will go up 5.9%. I'm sure my next property tax will also go up. My wife and I have worked hard all of our adult lives and paid our bills in full and on time. For this -- we get kicked in the teeth by Kreidler. I made sure my adult children (all democrats) are aware of this and Kreidler has 6 votes against if he runs again. This is more government intervention with (perhaps - or not) unintended consequences!!!!	10/20/2021 10:47 AM
4	Capitalism is a complete nightmare for the average American	10/19/2021 4:38 AM
5	My insurance company has told me that if rates do not reflect one's credit, those with poor credit will pay less and those with good credit (like myself) will pay more in order not to affect the insurance company's income.	10/18/2021 10:10 PM
6	This harms seniors on a fixed income when credit scores aren't used and then their rates go up if they had good credit previously.	10/18/2021 5:22 PM
7	As a senior citizen who has worked hard to maintain a high credit score for the last 50 years I was shocked by the huge increase and don't know why I have to pay for other peoples reckless spending habits.	10/18/2021 5:14 PM
8	Mike Kreidler made a total jerk move by forcing this on everyone with an emergency ban. He decision was not based on real world data, just his opinion/agenda. The is an example of politicians forcing their agenda on people instead of listening to the people. I am starting to question whether or not Washington operates as a democracy.	10/18/2021 5:06 PM
9	I saw a 20% rate increase in my auto insurance.	10/18/2021 4:38 PM
10	Insurance rates should be based on claim history. High credit scores don't mean someone is a good insurance risk, only that they can pay the premium. BTW I am 85 years old.	10/18/2021 4:38 PM
11	see above	10/18/2021 3:22 PM
12	For those of us that have worked hard on our credit scores to get the best rates we would have been penalized for the good of all to even the playing field. This is wrong on every level! So those of us that pay our bills and work hard will have to pay higher prices to even the playing field. This is not fair and wen did the people vote for this? Seems like maybe we need to evauate closer those that get elected.	10/18/2021 2:54 PM
13	insurance rate s/b base on personal accident history and statistical facts based on who is causing accidents	10/18/2021 2:42 PM
14	The integrity of credit data must be improved. And the systematic biases must be identified and eliminated.	10/18/2021 1:12 PM
15	A balanced approach is required by ensuring that insurance companies do not exploit consumers.	10/18/2021 1:12 PM