

Douglas H. Green, President

Telephone: 360-871-7500

SettlementCentral.Com, Inc.

<http://www.settlementcentral.com>

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Hence, the consumer needs some ENFORCEABLE RIGHT to an appeal or an arbitration forum to be hosted at the insurer's expense. Some states do provide consumers an opportunity to complain to their insurers and to show that they should have an exemption because of their particular life circumstances. We respectfully submit that this ought to be made into a consumer right, with enforcement provisions. That way, any aggrieved consumer can simply show that her decreased insurance score has no relevance to any evaluation of her driving risk.

We note that over one year ago, Mr. Birny Birnbaum of the Center for Economic Justice asked state insurance regulators to push for a moratorium on insurance scoring as part of an overall program to assist consumers who are the victims of reckless and abusive mortgage lending practices. Was any action taken on that request?

Here we present an even more compelling reason to take IMMEDIATE and EFFECTIVE action inasmuch as the economic victims we describe herein are blameless. Yet, the insurance industry, under your authorization, continues to pretend that their newly lowed credit scores truly do tell us that they are higher risks for auto insurance losses.

The basic premise of credit scoring simply DOES NOT WORK in these times of crisis inasmuch as there is no logical connection between the loss of economic well-being and one's insurance risk as a driver. How does the fact that a worker's job was shipped overseas

Anyone who wishes to access our links to resources regarding the impact of the economic crisis on credit scoring is welcome to read "Employment Losses & Credit Restrictions Cause Auto