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surveys been considered prior to crafting the Data Call and whether it may be duplicative of these others? It seems that it may be

 $^{\mathrm{i}}$ The following are just some of the studies and is not meant to be an exhaustive listing:

- Iowa Insurance Division Consumer Survey Use of Credit Scores by the Insurance Industry: Iowa Consumers' Perspective December 2009
- Colorado Department of Regulatory Agencies Division of Insurance Credit Based Insurance Scoring Study, 2009
- Credit-Based Insurance Scores: Impacts on Consumers of Automobile Insurance: A Report to Congress By the Federal Trade Commission (July 2007)
- Federal Reserve System, "Report to the Congress on Credit Scoring and Its Effects on the Availability and Affordability of Credit," (August 2007)

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