

Here you go again. Punish the responsible and make them pay for the irresponsible. I VEHEMENTLY disagree, as an insurance professional of 30 years, with the possible decision that you would change the rating factors used for auto insurance premiums in the state. I was here before credit score was part of it and have watched the entire evolution. It is a very good thing as it rewards those people who have the best credit with better auto and homeowner's insurance premiums. It is a very good indicator for actuaries to make fair pricing. **If you take it away, you are punishing the people who have done what it takes to keep their credit in good shape causing the insurance company to charge everyone more to make up for the fact that they can't give the higher pricing to those that deserve it.** We already live in a socialist like state. Why further penalize those with good credit? If they have bad driving records then, even those with good credit will pay, but why should they pay for other's bad credit. One way or another, the insurance company will collect the premiums they need. Leave the rating of insurance policies to the insurance companies. They know what they are doing. **I certainly would vote against anyone in your group who thinks it's better to take credit score out of it.** Let people reap what they sow. Bad credit, pay more. Good credit, pay less.