I drive an 8 year old, paid-off car. I haven't had an accident since I was 16, or a ticket since I was 18. I am now 45 and pay over \$215/month for auto insurance simply because four years ago a medical illness caused money problems and my credit score fell. Whereas, it was in the high 700s before this-and I paid approx \$80/month for the same insurance-my score now much lower and my insurance rate has skyrocketed based on that alone. It's arbitrary and unduly punative. Pass this bill.