

Submitter: Betsy Cunningham

On Behalf Of:

Committee: House Committee On Business and Labor

Measure: HB2920

Dear Chair and Members of the Committee:

Thank you for the opportunity to submit testimony in support of House Bill 2920. It will provide a fair basis for insurance companies to use to determine one's cost of auto insurance. It is based on things that do factor into whether one is a higher liability for the insurance company, and removes those things that are not.

It is not fair to allow insurance companies to use overall credit score, sex, housing status, income, employment, and other non determining and discriminatory factors to set individual rates. These factors do not guarantee one is a safe driver, or whether one is at risk of being in an accident. This practice puts an unfair and costly burden on low and moderate income people. This is particularly true of those of us who are seniors, people with disabilities, and families with children. It should not be used to determine what we pay for any auto insurance, let alone state mandated liability insurance. Only those things that involve the driving record and habits of the insured should be considered.

HB 2920 does a good job of enumerating those things that are legitimate to consider based on true risk factors. It also protects us from having to endure non related invasion of our privacy from a business entity just to get auto insurance.

I encourage you to pass HB 2920 out of committee and support it through the rest of the legislative process.

Thank you for your time and consideration.