

1/12/2011

Senate Highways and Transportation Committee
Senate Bill 137 - Ban credit scoring on auto insurance

SENATE HIGHWAYS AND TRANSPORTATION

EXHIBIT NO. 4

DATE: 1-13-2011

BILL NO. SB 137

Mr. Chairman and members of the committee,
My name is Dwight Rose and I'm representing myself.

I support this bill and have a personal experience that shows why this is sorely needed.

I was divorced in 2006 and the divorce decree stated we would each pay our own debts. My ex-wife moved to another town and defaulted on \$18,000 worth of medical bills. Because of state law I'm responsible for any debt that my wife incurred while we were married.

Before the divorce, I carried full coverage automobile insurance which cost about \$400 for a six month period and my credit score was in the low 700's. I've been in one auto accident in my life and it was the fault of the other driver who was charged with failure to yield and carrying no automobile insurance. I have no points on my driver's license.

After my ex-wife defaulted on her medical bills and I was still somehow financially responsible, the collection agency came after me and turned these bills against my credit. I now have a credit score in the 400's and I still pay for full coverage automobile insurance, but now it costs almost \$900 for six months.

My employer provides a work car to drive, so I'm under their full coverage insurance and I drive an average of 20,000 miles per year. The cost to my employer for six month's coverage is \$443.

My credit does not drive the vehicle I'm in control of; I do. I ultimately had to pay the medical bills of my ex-wife, as they were adversely affecting my credit rating. My credit score suffered and now I have to pay double the insurance. How is this fair to the consumer?

I respectfully ask this committee to not allow insurance companies to base the premiums they charge based on a person's credit score; insurance should be based on a person's driving skills and record and not who they divorced.

Thank you,

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