

From: Sheena Rice <sheenarice@gmail.com>
Subject: Thank You
To: windyboy_j@yahoo.com
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SENATE HIGHWAYS AND TRANSPORTATION	
EXHIBIT NO.	<u>15</u>
DATE:	<u>1-27-2011</u>
BILL NO.	<u>SB 137</u>

Thank You Senator Windy Boy, for sponsoring legislation to ban auto insurers from using credit scores to determine auto insurance rates. I have long suffered from this practice. I currently have an immaculate driving record, no incidents or moving violations in over five years. I pay for my insurance 6 months at a time and those payments are always received on time.

However, I pay 20% (at minimum) more than friends and family members in my same demographic who have had moving violations. The reason is that I got into some trouble with credit cards in my early twenties (I am 28) now. And even though I am paying that debt off, no longer have a credit card and am a good driver. I pay the same for liability insurance as someone the same age as me, with better credit would get to pay for full coverage (regardless of his or her driving record).

This is a policy that criminalizes people, and since we are required to purchase car insurance it hurts those who are most vulnerable.

Thanks again for sponsoring this!

Sheena Rice

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"If you don't stick to your values when they are being tested they are not values. They are HOBBIES!!"

-Jon Stewart