

**From:** Sullins, Jeff - contractor  
**Sent:** Wednesday, July 07, 2004 9:28 AM  
**To:** FACTAscoringstudy  
**Subject:** FW: Credit score

> -----Original Message-----

> From: Sullins, Jeff - contractor  
> Sent: Wednesday, July 07, 2004 8:23 AM  
> To: 'FACTAscoring@ftc.gov.'  
> Subject: FW: Credit score

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> -----Original Message-----

> From: Sullins, Jeff - contractor  
> Sent: Monday, July 05, 2004 12:21 PM  
> To:  
> Subject: Credit score

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> I am ready to complain. No Auto Insurance claims in 18 years, no  
> tickets or accidents in 18 years. No homeowners claims since I have  
> owned a home. Low credit rating for late payments due to wife's  
> illness. High auto and homeowners insurance. With this kind of auto  
> driving history and no insurance claims what does my credit have to do  
> with them charging me a high rate? I know they are using my credit  
> rating as the primary reason for charging me higher rates.

>

> Example: A co-worker who has had multiple accidents and tickets but  
> has good credit pays a lot less for auto insurance than me. He has the  
> same number of vehicles and has full coverage on one of them. I have  
> discussed this with him and he has the same deductibles, etc.. as  
> myself.

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> Who do I complain too?

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> Jeff Sullins  
> Railserve Inc.  
> Service Manager

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