



# WISCONSIN LEGISLATURE

P.O. BOX 8952 • MADISON, WI 53708

August 5, 2009

Commissioner Sean Dilweg  
Office of the Commissioner of Insurance  
125 S. Webster St.  
Madison, WI 53703

Re: Hearing on Insurer Use of Consumer Credit Information

Dear Commissioner Dilweg:

Many Wisconsin residents are facing increasing financial pressures as the economic downturn continues. As unemployment rates continue to rise, we hear of more and more home loan foreclosures and other economic catastrophic events that can adversely affect individual credit histories. We have long had concerns about the use of credit information by insurers and, given the current economic situation, these concerns continue.

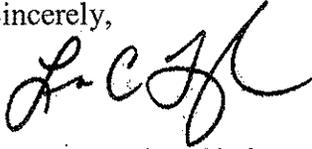
Last session, Representative Berceau sponsored a bill to prohibit the use of credit scoring for automobile and property insurance. The bill was passed by the Senate Committee on Health, Human Services, Insurance, and Job Creation on January 25, 2008, and by the full State Senate on January 31, 2008. Given the increased financial difficulties many consumers are now facing, and the fact that we do want people to be able to obtain and retain insurance, we would like to consider the effect of insurance credit scoring on Wisconsin consumers' ability to obtain and retain insurance.

Therefore, we would request that you, as Wisconsin Insurance Commissioner, hold a hearing under § 601.41(5) Wis. Stat., for the purpose of evaluating current insurance company policies and practices governing the use of consumer credit information in personal lines insurance policies.

We encourage you to seek testimony from interested parties at the hearing including consumer representatives, insurers, and consumer reporting agencies. We also request the opportunity to appear at the hearing when it is scheduled.

We look forward to you scheduling this hearing on the use of consumer credit information sometime this fall.

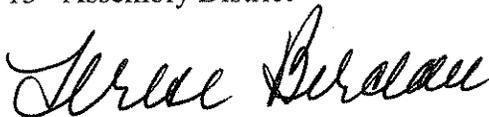
Sincerely,



Lena C. Taylor, Chair  
Senate Committee on Judiciary, Corrections,  
Insurance, Campaign Finance Reform and Housing  
State Senator  
4<sup>th</sup> Senate District



David Cullen, Chair  
Assembly Committee on Insurance  
State Representative  
13<sup>th</sup> Assembly District



Terese Berceau, Chair  
Assembly Committee on Urban and Local Affairs  
State Representative  
76<sup>th</sup> Assembly District