

# **AlaskaUSA<sup>®</sup>** **Insurance Brokers**

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February 20, 2018

Senator Ana MacKinnon and Senator Lyman Hoffman  
Co-Chairs  
Senate Finance Committee  
State Capitol Room 510  
Juneau, AK 99801

Dear Co-Chairs MacKinnon and Hoffman:

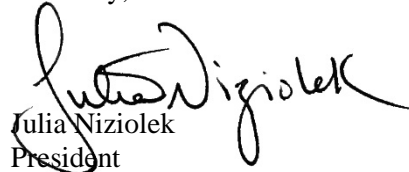
Re: HB 195 Insurer's Use of Credit History/Scores

Alaska USA Insurance Brokers (AUIB) provides property and casualty, and other non-commercial types of insurance to over 10,000 individuals within Alaska. AUIB is a wholly owned subsidiary of Alaska USA Federal Credit Union, and the largest independent personal lines brokerage in the state.

I am writing to let you know that AUIB fully supports the passage of HB 195. HB 195 will remove the requirement for insurers to eliminate the credit-based insurance score from the rating process after two years. This change will provide consumers with a fair and accurate rate on insurance renewals. Further, it will help to reduce policy cancellations and the burden of changing carriers to maintain preferred insurance rate discounts. Finally, it will open the Alaska insurance market to additional carriers, increasing competition among providers, and greatly benefiting Alaska consumers.

We strongly support HB 195 and urge the Senate Finance Committee to pass it.

Sincerely,



Julia Niziolek  
President

cc: Senator Click Bishop  
Senator Peter Micciche  
Senator Donny Olson  
Senator Gary Stevens  
Senator Natasha von Imhof