

# KENAI LEGISLATIVE INFORMATION OFFICE

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## WRITTEN TESTIMONY

NAME: Kathleen Opheim  
REPRESENTING: Self  
BILL # or SUBJECT: HB 195 Insurer's Use of Credit History / Score  
COMMITTEE: Senate Finance DATE: 2-21-18

I WOULD LIKE TO GO ON RECORD AS BEING AGAINST ALLOWING INSURANCE COMPANIES TO USE A PERSON'S CREDIT SCORE TO DETERMINE PREMIUMS FOR INSURANCE OF ANY KIND.

I do not believe in credit scores. But since they are a reality I do not believe that it is right for any entity (that means individuals, insurance companies, property managers and the like) to use a person's credit score for anything but obtaining a loan.

I do not believe that a person's credit score is a measure of their worth or their driving record. I believe that insurance companies should look only at a person's driving record to determine vehicle insurance premiums. And they should look only at the home or building to determine homeowner's or building insurance premiums.

With identity theft and hacking scandals ongoing on a near daily basis, it is very unwise to allow insurance companies to have access to their customer's credit history or credit scores. I know we have data security laws, but who knows whose information is actually secure?

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