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**Colling, Cecilia**

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**From:** Eric [eric@allberry.com]  
**Sent:** Monday, March 03, 2003 6:16 PM  
**To:** Leslie, Sheila Assemblywoman  
**Cc:** Colling, Cecilia  
**Subject:** Re: Insurance Credit Scoring

**Hello again , can you let me know if this sounds ok and read it to them on my behalf. Thanks**

**Insurance Credit Scoring and Nevada**

Living here in Nevada can be a great experience for families from the newest ones just moving in to the state to ones that have been here all their lives. I moved to Nevada 10years ago and have been a professional truck driver for 18 years. Now as a person that spends a lot more time driving then the average driver I can log a million miles a year where a standard drive would maybe drive a hundred thousand in a years time. Now with all those miles I am accident free and have been for my 10 years in Nevada and with the same insurance company.

In the past few months I have seen the cost of what I am paying for insurance keep going up and up even as I am getting older and the rates should be going down. I called my state farm agent and asked why the costs have jumped so much. He said it was due to the fact that over the past few years I had got a little behind on some bills and that my credit rating had changed.

Now in the last few years my wife had lost her job due to a "home town airline" going out of business and the economy slowing down and when she did find new work the events of September 11th cause massive layoffs and work was hard to find again for her.

In my case I have changed jobs and it was a big cut in my pay to have the security that was needed to know i might have a future with a company that would still be here years from now. So like so many other families living in these times is a fight from paycheck to paycheck with the rising costs of daycare and the other things that 2 working parents need this bloated cost for insurance is not helping.

The insurance industries study that said that this way of charging has been disproved in other states and some states have even outlawed it. Now with some of our Doctors leaving the state due to the cost of their insurance do we want taxpayers moving out for the same reason? Or even worse have more people on public assistance because they can't afford to have both parents working due to the ever-higher costs the insurance companies are being allowed to charge? Thank you for your time in this matter.

Eric Berry  
Sparks, NV

ASSEMBLY COMMERCE & LABOR  
DATE: 3/5/03 ROOM: 4100 EXHIBIT C  
SUBMITTED BY: Sheila Leslie