



***Senate of Pennsylvania***

***Senator Anthony H. Williams***

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**DATE:** December 16, 2010  
**TO:** All Senators  
**FROM:** Senator Anthony H. Williams  
**SUBJECT:** Co-sponsorship of Legislation: **Credit History Checks for Car Insurance**

In the near future I will be reintroducing Senate Bill 95 from the 2009 – 2010 legislative session. This bill will prohibit the use of an individual’s credit history in making decisions for granting, denying, or renewing a personal automobile insurance policy.

There is no proven correlation between the quality of one’s credit history and their propensity for safe driving. The use of credit scores for insurance disproportionately impacts lower income Pennsylvanians – a growing segment of the population in these tough economic times – in a negative fashion. Moreover, according to the Federal Trade Commission, credit based insurance scores are distributed differently among racial and ethnic groups, and this difference is likely to have determine the automobile insurance premiums that these groups pay. There is a growing national trend among state governments prohibiting the use of credit scores for automobile insurance coverage.

Previous co-sponsors of this legislation include Senators Tartaglione, Kitchen, Fontana, Browne, Ferlo, Washington, Earll, O’Pake, Costa and Farnese.

If you wish to co-sponsor this legislation, please contact Donald Gordon, Esq., at 787-5970 or email [dgordon@pasenate.com](mailto:dgordon@pasenate.com).