



National Association of Insurance Commissioners

Property and Casualty (C) Committee  
Market Regulation and Consumer Affairs (D) Committee  
Public Hearing on Credit-Based Insurance Scores  
Arlington, Virginia  
Thursday, April 30, 2009

TO: Members of the NAIC  
The Property and Casualty Insurance (C) Committee  
The Market Regulation and Consumer Affairs (D) Committee  
Interested Regulators and Interested Parties

FROM: Director Michael McRaith (IL) and Commissioner Kim Holland (OK)

DATE: April 10, 2009

SUBJECT: Public Hearing on Credit-Based Insurance Scores

As announced at the NAIC Spring National Meeting, the Property and Casualty Insurance (C) Committee and the Market Regulation and Consumer Affairs (D) Committee will hold a public hearing on Credit-Based Insurance Scores April 30, 2009. The hearing will focus on the following three issues:

- An explanation of what constitutes a credit-based insurance score;
- An explanation of how insurers use credit-based insurance scores; and
- A discussion on how current economic conditions have affected policyholder premiums related to credit-based insurance scores.

The hearing will be at the Hyatt Regency Crystal City, 2799 Jefferson Davis Hwy, Arlington, VA 22202. Telephone is 703-418-1234 and the Web site link is <http://crystalcity.hyatt.com/hyatt/hotels/index.jsp>.

The NAIC has reserved a block of rooms at the Hyatt Regency Crystal City at a negotiated rate of \$199.00 plus a 10.25% room tax. When you call to make your reservation, please mention the NAIC Public Hearing on Credit Based Insurance Scores. To secure the negotiated rate, call the hotel, 800-233-1234. **The cutoff date for hotel room reservations is April 17, 2009.**

The hearing will begin at 8:45 a.m. April 30, 2009 and will end at 5:00 p.m. **Please let us know if you plan to attend and if you want to testify. If you plan to testify, you must submit an electronic copy of your testimony in Microsoft Word format by April 27, 2009.** Please respond to Pam Simpson indicating your plans to attend or your intent to testify. Her e-mail is [psimpson@naic.org](mailto:psimpson@naic.org). For other questions call Eric Nordman at 816-783-8005 or Tim Mullen at 816-783-8260.

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