



National Association of Insurance Commissioners

**AGENDA**  
**PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE**  
**MARKET REGULATION AND CONSUMER AFFAIRS (D) COMMITTEE**  
**THE USE OF CREDIT-BASED INSURANCE SCORES**  
**PUBLIC FACT-FINDING HEARING AGENDA**

<b>TIME</b>	<b>TOPIC</b>
8:45 am-9:00 am	<b>Introductory Remarks from the Chairs</b>
9:00 am-9:40 am	<b>How Credit Scores are Developed and Used</b> <b>Panel Discussion with the Credit Reporting Agencies</b> <b>Panelists</b>
	<ul style="list-style-type: none"> <li>• Chet Wiermanski, TransUnion</li> <li>• Eric J. Ellman, Consumer Data Industry Association</li> <li>• Jon Burton, LexisNexis</li> <li>• Lamont Boyd, FICO CBIS</li> <li>• Birny Birnbaum, Center for Economic Justice</li> </ul>
9:40 am-10:30 am	<b>Member Questions to Credit Reporting Agencies</b>
10:30 am-10:45 am	Break
10:45 am-11:15 am	<b>Data Quality in Credit Reports and Actuarial Standards</b> <b>Panel Discussion with Actuarial Representatives</b> <b>Panelists</b>
	<ul style="list-style-type: none"> <li>• Jeff Kucera, American Academy of Actuaries</li> <li>• Robert P. Hartwig, Insurance Information Institute</li> <li>• Mike Miller, Actuary</li> <li>• Birny Birnbaum, Center for Economic Justice</li> <li>• J. Robert Hunter, Consumer Federation of America</li> </ul>
11:15 am-12:00 pm	<b>Member Questions to Actuarial Representatives</b>
12:00 pm-12:45 pm	<b>Lunch</b>
12:45 pm-1:15 pm	<b>How Insurers Develop and Use Credit-Based Insurance Scores</b> <b>Panel Discussion with Insurer Representatives and Insurance Producers</b> <b>Panelists</b>
	<ul style="list-style-type: none"> <li>• Dave Snyder, American Insurance Association;</li> <li>• Alex Hageli, Property Casualty Insurers Association of America</li> <li>• Neil Alldredge, National Association of Mutual Insurance Companies</li> <li>• Charles Neeson, Westfield Insurance</li> <li>• Wesley Bissett, Independent Insurance Agents and Brokers of America</li> </ul>
1:15 pm-2:00 pm	<b>Member Questions to Insurer Representatives and Insurance Producers</b>
2:00 pm-2:30 pm	<b>Consumer Perspectives on the Use of Credit-Based Insurance Scores</b> <b>Panel Discussion with Consumer Representatives</b>
	<ul style="list-style-type: none"> <li>• J Robert Hunter, Consumer Federation of America</li> <li>• Birny Birnbaum, Center for Economic Justice</li> <li>• Pat Butler, NOW</li> <li>• Gregory Squires, George Washington University</li> </ul>
2:30 pm-3:15 pm	<b>Member Questions to Consumer Representatives</b>
3:15 pm-3:30 pm	Break
3:30 pm-4:30 pm	<b>Open Discussion on Various Issues</b> <b>Impact of the Current Economy on Credit Scores</b> <b>Reliability of Credit Reports</b> <b>Fairness to Consumers</b> <b>Correlation v. Causation</b>
4:30 pm-5:00 pm	<b>Concluding Remarks and Next Steps</b>



**THE USE OF CREDIT-BASED INSURANCE SCORES**  
**PUBLIC FACT-FINDING HEARING**  
**April 30, 2009**  
**Arlington, Virginia**

Written Testimony Submitted April 27, 2009:

- Chet Wiermanski, TransUnion
- Eric J. Ellman, Consumer Data Industry Association
- Jon Burton, LexisNexis
- Lamont Boyd, FICO CBIS
- Birny Birnbaum, Center for Economic Justice
- Jeff Kucera, American Academy of Actuaries
- Robert P. Hartwig, Insurance Information Institute
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- Wesley Bissett, Independent Insurance Agents and Brokers of America
- J Robert Hunter, Consumer Federation of America
- Pat Butler, NOW
- Gregory Squires, George Washington University
- Commissioner Karen Weldin Stewart, Delaware Department of Insurance
- Senator James Seward, NCOIL