

Watt bill would prohibit insurance companies from using credit report info

SPECIAL TO THE CHRONICLE

Responding to an increasing trend of insurance companies using consumer credit scores in assessing risk and rates, U.S. Rep. Luis V. Gutierrez (D-IL) and U.S. Rep. Melvin L. Watt (D-NC) have introduced legislation that would protect consumers, especially minority citizens, who tend to have lower credit, yet who do not present an increased insurance risk because they are safe drivers.

The Non-Discriminatory Use of Consumer Reports and Consumer Information Act of 2008 (H.R. 5633) is co-sponsored by House Financial Services Committee Chairman Barney Frank (D-MA).

"The introduction of the bill today is a step toward leveling the playing field for purchasers of personal lines of insurance such as automobile and homeowner's insurance," said Watt. "The insurance industry has been increasingly using credit information to underwrite and rate personal lines of



U.S. Rep. Mel Watt represents the state's 12th District.

insurance. Government studies have shown that credit scores correlate with race or ethnicity, so minorities often end up paying more for personal lines of insurance even when they are safe drivers or have never filed claims."

According to the Federal Trade Commission (FTC), all major automobile insurance companies use credit information in some capacity. While creditors use credit information to determine the likelihood that a consumer will default on an account, insurance companies generally use credit information to predict the number of claims a consumer will file and the total cost of those claims.

A July 2007 FTC report found that while credit-based insurance scores can be an effective predictor of risk, racial and ethnic minorities tend to have lower credit-based insurance scores and thus pay more for automobile insurance, with African-Americans expecting to pay about 10 percent more and Latinos 4.2 percent more in premiums if credit-based insurance

scores are used.

The FTC report also found that credit-based insurance scores are a "proxy," or substitute, for race or ethnicity in three out of four lines of automobile insurance: collision, comprehensive and bodily injury.

"Insurance companies are increasingly and alarmingly using credit information contained in credit reports to determine whether and at what price to offer personal lines of property and casualty insurance," said Gutierrez. "This includes automobile and homeowner's insurance. For families who are only beginning to establish credit — including minority and immigrant communities — this practice puts them in a difficult and unfair financial position."

This bill would prohibit the use of credit information contained in consumer reports for insurance purposes when there is a government finding of discrimination from the use of this information, or when credit information represents a proxy or proxy effect for race or ethnicity.

Statements sought from local Liberians

SPECIAL TO THE CHRONICLE

The Liberian Organization of the Piedmont (LOP) and other Liberian organizations in North Carolina, in collaboration with The Truth and Reconciliation Commission (TRC) and The Advocates for Human Rights, is coordinating a project to collect statements from thousands of Liberians throughout the United States on March 29 from 10 a.m. - 5 p.m. and March 30, 2 p.m. - 6 p.m. at the Dillard Auditorium, Anderson Center, and Winston-Salem State University.

Working with the Liberian community partners across the country, the local statement will mirror the TRC process underway in Liberia to examine what exactly happened during the nation's blood, decade-long civil war.

This groundbreaking project will give Liberians in the U.S. an opportunity to promote international justice and human rights as part of the truth, justice, accountability and reconciliation processes in Liberia.

Statements may also be given over the phone at 1-800-799-3688 or to download or use an on-line form, visit www.trcofliberia.org.

The Anderson Center is at 601 Martin Luther King, Jr. Dr. For more information contact James Y. Hunder, Sr., president of the Liberian Organization of the Piedmont at 655-4759 or 721-1991.

Kilpatrick

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from state Attorney General Mike Cox, who called it "race-baiting on par with David Duke and George Wallace" on Wednesday and said the mayor should step down for the good of the city and region.

"What he said cannot be unsaid, and he is not fit to be mayor anymore," Cox, who is white, said in an interview on WJR-AM. "He's a very talented guy, but he has overstayed his day. He should resign, he should quit, whether he's charged or not."



Worthy

Kilpatrick spokesman James Canning said Cox "has the right to his opinion" but said the mayor will remain in office. He said Kilpatrick used the slur in his speech as an example of how hurtful the epithet can be.

"He was explaining to the citizens of Detroit the situation he and his family have been put in by some very vile individuals who have decided they will thrust upon he and his family some very threatening forms of communications," Canning said.

Some black leaders criticized Kilpatrick, saying he chose the wrong forum and wrong language for his outburst.

"It most especially was not a place to use the same word that, supposedly, we buried last summer," said the Rev. Edgar Vann, pastor of Second Ebenezer Baptist Church in Detroit. "You can make refer-

ences to it without using it."

But others said the context in which the mayor used the word should be considered.

"He was trying to make a point. He wasn't using it in the typical vernacular," said Richard J. McIntire, the national spokesman for the National Association for the Advancement of Colored People.

The N-word has been used as a slur against blacks for more than a century. It remains a symbol of racism, but also is used by blacks when referring to other blacks, especially in comedy routines and rap and hip-hop music. The Revs. Jesse Jackson and Al Sharpton, as well as other national black leaders, have called for an end to the use of the word.

Kilpatrick has been under fire since excerpts of sexually explicit text messages between Kilpatrick and his chief of staff at the time were reported in January by the Detroit Free Press.

In a trial over a lawsuit against the city brought by two police officers who said they were wrongly fired, Kilpatrick and Christine Beatty denied under oath that they had been romantically involved.

The City Council settled the lawsuit for \$8.4 million, but councilors didn't know about a secret deal to keep mention of the text messages out of the settlement.

Wayne County Prosecutor Kym Worthy is deciding whether to charge Kilpatrick and Beatty with perjury.

NOTICE OF A CITIZENS INFORMATIONAL WORKSHOP FOR THE PROPOSED REPLACEMENT OF BRIDGE NO. 322 OVER 20TH STREET ON SR 1725 (UNIVERSITY PARKWAY) IN WINSTON-SALEM

TIP Project No. B-4745

Forsyth County

The North Carolina Department of Transportation (NCDOT) will hold the above Citizens Informational Workshop on Tuesday, April 8, 2008, between the hours of 5:00 PM and 7:00 PM at the Martin Luther King, Jr. Community Center, 2001 Pittsburg Avenue, Winston-Salem, 27105.

Interested individuals may attend this informal workshop at their convenience during the above stated hours. Department of Transportation representatives will be present to answer questions and receive comments from the public about this project. The workshop is being held to present the purpose and need for the project, as well as alternatives being considered.

This project proposes to replace Bridge No. 322 with another bridge on a new alignment. The new bridge will be built in construction stages alongside the existing bridge.

Anyone desiring additional information may contact Ms. Natalie Lockhart, Project Development and Environmental Analysis, Bridge Unit, 1551 Mail Service Center, Raleigh, NC 27699-1551, phone (919) 715-5508, fax (919) 715-1501 or email: nnlockhart@dot.state.nc.us.

NCDOT will provide auxiliary aids and services under the Americans with Disabilities Act for disabled persons who wish to participate in this workshop. Anyone requiring special services should contact Ms. Lockhart as early as possible so that arrangements can be made.

The Chronicle March 13, 20, 27, and April 3, 2008.

Week of 03/19/08 thru 03/25/08

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