November 23, 2012

Dear Stakeholder:

Re: Release of *Findings Report Use of Credit Scores by Insurers*

Thank you for your submission to last year's consultation on credit scoring: your input has been invaluable in clarifying the issues.

That consultation has culminated in the publication of the attached *Findings Report - Use of Credit Scores by Insurers.*

This Findings Report summarizes the facts we have now confirmed and presents the various opinions we have heard regarding the use of credit scores by insurers. Its purpose is to provide background for policymakers and regulators who may be dealing with this issue in the future. It is intended to be the final publication on this topic by the CCIR.

Sincerely,

Carolyn Rogers
CCIR Chair

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