

**Concurring Statement of
Commissioner Jon Leibowitz**

**Study of Insurance Scores Pursuant to Section 215 of the
Fair and Accurate Transactions Act of 2003 (“FACTA”)**

FTC Project No. P044804

I voted to release this Report because staff’s analysis of the data – albeit data primarily provided by a subset of insurers that elected to submit their data for the study – makes a substantial contribution to public discussion in this area. While the analysis demonstrates that credit-based insurance scores are correlated with risk, countering the hypothesis that scores are used principally as a proxy for race or ethnicity, the results in today’s Report are of course no cause for celebration. The differences in credit-based insurance scores across racial and ethnic groups are a disturbing reminder that our society is – still – not race blind, and that vestiges of our history of discrimination remain ever-present.

We can, and must, do more.