

## Testimony in Support of [House Bill #7264](#)

Dear Chair Solomon and Members of the House Committee of Corporations:

My name is Erin Papa and I am a resident of Providence in the 02909 zip code and a faculty member at Rhode Island College. I am writing in support of House Bill 7294, which would require auto insurance companies to determine rates solely based on one's driving record.

Prior to living in Providence, I lived in South Kingstown while working at URI. There my auto insurance premium was *significantly* lower, simply because of my zip code. Although I am fortunate to be able to afford the higher insurance rates here in Providence due to my level of income and education, many of my neighbors in 02909 are not. The way that auto insurance companies currently determine rates is discriminatory, basing rates on factors such as race, ethnicity, occupation, gender, income, or zip code. Whether someone lives in Providence or South Kingstown, works as a construction worker or an engineer, should have no affect on their auto insurance rates. Auto insurance rates should be based upon driving record alone.

I ask you to please support House Bill 7294 and pass it out of committee for a vote by the full House of Representatives.

Thank you,

Erin Papa  
59 Parnell St, Providence, RI 02909  
erin.papa@gmail.com