



WA BUILDING BACK BLACK
COMMUNITY, HEALTH, WEALTH,
& SMALL BUSINESS

February 23, 2021

Sen. Mona Das
230 John A. Cherberg Building
PO Box 40447 Olympia, WA 98504
(360) 786 – 7692

Sen. Mark Mullet, Chair
415 Legislative Building
PO Box 40405
Olympia, WA 98504
(360) 786 - 7608

Senate Bill 5010

Good evening Senator Das and Chair Mullet,

Thank you for allowing me to check back in with you on SB 5010. In our initial letter, we had some concerns about this bill and its impacts on the Black and other BIPOC communities. Our concerns stemmed from Black, Indigenous, and Latinx Washingtonians' disproportionate traffic stops and how this might impact rates if the credit scoring model went away.

We have heard from some great community groups who have expressed their concerns. These groups are made up of women, African Americans, and other members of marginalized communities. They have personally called me and met with me--asking that the #Washington Build Back Black Alliance consider supporting the bill.

Below is some of what they have shared with me:

- <https://www.cbsnews.com/news/should-car-insurers-be-prevented-from-using-credit-scores-to-raise-or-lower-auto-insurance-premiums/>
- <https://www.consumerreports.org/cro/car-insurance/credit-scores-affect-auto-insurance-rates/index.htm>
- <https://www.valuepenguin.com/auto-insurance/worst-states-poor-credit-score>

You may notice in the last bullet; Florida is listed as one of the states that pays the most based on credit scores. I reached out to Mr. Isaiah Rumlin, who is both the longest-serving President of the Jacksonville, Florida Chapter of the NAACP, and a licensed insurance agent. He has been an insurance agent for 40 years. *Mr. Rumlin strongly encouraged the #WBBBA to support the **original language** of SB 5010. He believes although WA state does not have a large*

black population, this is indeed a civil rights issue. He further expounded that disproportionate impact is not merely the impact of race, it is also gender and income inequality. In the over 40 years he has been an insurance agent, he firmly believes that credit scores have negatively impacted the poor, communities of color, and women. He advised the amended language would not provide the intended protections.



We formed the Washington Build-Back Alliance to ensure communities of color had a voice in public policy. Our members represent some of most well recognized organizations across the state.

- Tabor**: OLLIE GARRETT, PRESIDENT/CEO, TABOR 100
- BYRD BARR PLACE**: ANDREA CAUPAIN SANDERSON, CEO, BYRD BARR
- URBAN LEAGUE OF METROPOLITAN SEATTLE**: MICHELLE MERRIWEATHER, PRESIDENT/CEO
- EMERGENCY FEEDING PROGRAM**: GLENN TURNER, EXECUTIVE DIRECTOR
- RAIN INCUBATOR**: DAVID HIRSCHBERG, PHD, FOUNDER & CATALYST
- FMS GLOBAL STRATEGIES, LLC**: PAULA F. SARDINAS, NBPLA, PRESIDENT/CEO & LOBBYIST
- TACOMA URBAN LEAGUE**: T'WINA NOBLES, PRESIDENT/CEO
- WOW TRI-CITIES**: CHAUNE' FITZGERALD, EXECUTIVE DIRECTOR
- BLACK COLLECTIVE**: LYLE QUASIM, CHAIR, TACOMA-PIERCE COUNTY

Who We Are: Washington Build Back Black Alliance (#WBBBA) was formed in the fall of 2020 when a group of Black and other BIPOC non-profit executives and business leaders decided to consolidate their influence to speak on behalf of the black community across Washington State.

In an unprecedented move, they vowed to connect the black community (*young and established*) by advocating in a cooperative fashion for shared generational prosperity.

Our purpose: Harness the power of #BlackAdvocacy to speak with one voice to local Mayors and City Councils, the Legislature, and the Executive Office regarding the need to fund a scalable and sustainable plan for the black community. #WBBBA

Please accept this letter of support. We recommend amending the bill either in Rules or on the Senate floor to add the original text of the proposed bill.

Thank you for allowing us the opportunity to get feedback from the community and to weigh-in before this bill left the senate floor.

I can be reached at (206) 823-9344 or PaulaSardinas@fmsglobalstrategies.com

In closing, we are thankful for the many years of friendship and the ability to advocate with the Senate on those issues that matter most to the community. We have always tried to advocate in a respectful way. We appreciate your consideration of our position on this matter.

Warm regards,

Paula F. Sardinas, NBPLA

President & CEO

FMS Global Strategies, LLC

Phone: (206) 823-9344

Email: paulasardinas@fmsglobalstrategies.com

WBBBA: <https://www.fmsglobalstrategies.com/wbbba>

Linkedin: <https://www.linkedin.com/in/paulasardinas/>

Website: <https://www.fmsglobalstrategies.com/>



Diversity: includes all how people differ, encompassing the different characteristics that make one individual or group different from another. While diversity is often used about race, ethnicity, and gender, we embrace a broader definition of diversity, including age, national origin, religion, disability, sexual orientation, socioeconomic status, education, marital status, language, and physical appearance. Our definition also includes a diversity of thought: ideas, perspectives, and values. We also recognize that individuals affiliate with multiple identities.

Equity: The fair treatment, access, opportunity, and advancement for all people, while at the same time striving to identify and eliminate barriers that have prevented the full participation of some groups. Improving equity involves increasing justice and fairness within institutions or systems' procedures and processes and their distribution of resources. Tackling equity issues requires an understanding of the root causes of outcome disparities within our society.

Inclusion: The act of creating environments in which any individual or group can be and feel welcomed, respected, supported, and valued to participate fully. An inclusive and welcoming climate embraces differences and offers respect in words and actions for all people. It's important to note that while an inclusive group is, by definition, diverse, a diverse group isn't always inclusive. Increasingly, recognition of unconscious or 'implicit bias' helps organizations deliberate about addressing inclusivity issues.

Racial Justice: A proactive reinforcement of policies, practices, attitudes, and actions that produce equitable, lower access opportunities, treatment, impact, and outcomes for all.

