

**From:** Shannon Ross <[sross@thecommunitynow.us](mailto:sross@thecommunitynow.us)>  
**Sent:** Sunday, October 6, 2024 9:03 AM  
**To:** Cook, Jennifer <[JCook@naic.org](mailto:JCook@naic.org)>  
**Subject:** SCORI Life Workstream Criminal History Survey

I had two suggested additional points for the survey:

- is it possible to add after the questions regarding “Does your company ask about felony convictions,” do they also consider/ask how long a person spent in prison? And do they ask about mitigating factors that would balance out any perceived risk from having a criminal record, a person in prison, or how long a person has been released?
- The other question I suggest adding after the question about how many people were approved despite having a criminal history history, is to inquire about equity in the packages that were offered. I know I’ve personally been offered a higher insurance package simply because of my criminal history rather than any other element of my health or other demographics.

Lastly, I would like to help if you think it is valuable with creating a bit of a presentation for insurance companies across the country and different insurance bodies to directly address data, opportunities, and irrelevant biases around this topic that are keeping the status quo questions and decisions in place around the topic of applicants with a criminal history. Is this something that you all are considering or open to?

Take care,

Shannon

**Shannon Ross**  
Executive Director of [The Community](#)  
Host of the [All In, All Out Podcast](#)