

What are the estimated sizes of such changes for each of the above categories?

11. To what extent does consideration or lack of consideration of certain factors by credit-based insurance scoring systems result in negative or differential treatment of protected classes of consumers, that is, the same categories of consumers against whom discrimination is prohibited under the ECOA (e.g. race, color, religion, national origin, sex, age, and marital status)?

12. To what extent, if any, could the use of underwriting systems relying on credit-based insurance scoring models achieve comparable results through the use of factors with less negative impact on consumer sin the ECOA protected categories?

13. What steps, if any, do score developers or insurance companies take to ensure that the use of credit-based insurance scores does not result in negative or differential treatment of protected categories of consumers listed in the ECOA? Are any particular credit history factors not used because of actual or potential negative or differential treatment of protected categories of consumers listed in the ECOA? If so, what are they?

14. Has the use of credit-based insurance scores caused a change in the method and amount of pre-screening consumers for insurance offers? What effects has this had on the terms offered to consumers?

15. How has the use of credit-based insurance scores affected companies' ability to enter new lines of the automobile or homeowners insurance business?

16. If the use of credit-based insurance scores has affected the costs individual consumers pay for insurance, has it (i) caused a change in the overall average cost of insurance for consumers?; (ii) changed the distribution of individual costs?; or (iii) caused any other change in the costs to consumers? What are the magnitudes of any such changes?

17. Would an analysis of the share or number of consumers that purchase automobile or homeowners insurance from "involuntary," "pooled risk," "assigned risk," or other types of insurance other than insurance offered on a voluntary basis by private insurers, be informative about the price and/or availability of automobile or homeowners insurance? Would an analysis of the share of drivers that drive without automobile insurance be informative about the price and/or availability of automobile insurance?

18. What impact, if any, does banning or limiting the use of particular

underwriting or rating factors, such as gender, territory, or credit-based insurance score, have on the price or availability of automobile or homeowners insurance? Has the prohibition on the use of credit-based scores for insurance in particular states had any impact on the price or availability of automobile or homeowners insurance for consumers in those states? If so, what has that impact been? If the use of credit-based insurance scores was not allowed in additional states, what impact would this have on the price or availability of automotive or homeowners insurance? Are there, or would there be, any specific effects on those insurance consumers who are within protected categories listed in the ECOA?

19. How are records of inquiries used by credit-based insurance scoring systems? Does concern about the possible effects on their credit-based insurance scores affect consumers' insurance-shopping behavior? If so, what impact does this have on competition in the insurance markets?

20. How does the use of credit-based insurance scores affect consumers with inaccurate information on their credit reports? How does the use of credit-based insurance scores affect consumers who have been the victims of identity theft?

21. Are there particular forms of inaccuracy or incompleteness in the credit reporting system, such as incomplete reporting by creditors, that affect either the usefulness of credit-based insurance scores to insurers or the benefits or disadvantages of scoring to consumers? What are those types of inaccuracies or incompleteness? How do they affect the usefulness of credit-based insurance scores to insurers or the benefits or disadvantages of scoring to consumers?

**Authority:** Sec. 112(b), Pub. L. 108-159, 117 Stat. 1956 (15 U.S.C. 1681c-1).

By direction of the Commission.

**Donald S. Clark,**

*Secretary.*

[FR Doc. 05-3781 Filed 2-25-05; 8:45 am]

**BILLING CODE 6750-01-M**

## GENERAL SERVICES ADMINISTRATION

### Federal Travel Regulation (FTR)

[FTR 2005-N1]

#### eTravel Initiative

**AGENCY:** Office of Governmentwide Policy (MTT), General Services Administration (GSA).

**ACTION:** Notice.

**SUMMARY:** This notice provides information to Federal agencies subject to the Federal Travel Regulation (FTR) that did not award a task order to an eTravel Service (eTS) vendor by December 31, 2004. This notice provides guidance to assist those agencies with this FTR requirement.

**DATES:** This change is effective February 28, 2005 and expires when all agencies have fully migrated to the new eTravel service.

**FOR FURTHER INFORMATION CONTACT:** Mr. Tim Burke, Office of Governmentwide Policy (MTT), General Services Administration, 1800 F Street, NW, Washington, DC 20405, by phone at 703-872-8611, or by e-mail at [timothy.burke@gsa.gov](mailto:timothy.burke@gsa.gov).

**SUPPLEMENTARY INFORMATION:** Federal Travel Regulation sections 301-73.2 and 301-73.100 require that all agencies subject to the FTR (with the exception of the Department of Defense (DoD) for its civilian employees and the Government of the District of Columbia) award a task order to an eTravel Service (eTS) vendor no later than December 31, 2004, and fully migrate to eTS agency-wide no later than September 30, 2006.

The General Services Administration (GSA) extends its appreciation to all agencies that successfully met the December 31st eTS vendor award requirement. We are reaching out through this notice, however, specifically to those agencies that for a variety of reasons were unable to meet the requirement and offering our assistance to bring you into compliance with the FTR.

Each agency that encountered a delay with its eTS acquisition and has not yet implemented eTS as required under the FTR must submit a request for an exception to the Administrator of General Services, 1800 F Street, NW, Washington, DC 20405, for consideration of approval. The request must include a complete justification outlining why you need an extension and the date when your agency will award a task order or will agree to be cross-serviced by a franchise organization. Please submit your request and supporting information no later than March 30, 2005.

To ensure compliance with the requirement to completely migrate to eTS by September 30, 2006, all agencies subject to the FTR (with the exception of DoD for its civilian employees and the Government of the District of Columbia as referenced above) should target full migration to eTS no later than June 30, 2006. GSA is committed to

helping agencies achieve a smooth and successful transition to eTS by assisting you in effectively determining your eTS strategy, selecting an eTS vendor and awarding a task order, and executing your agency-wide migration to eTS. Working together in a collaborative partnership, we can ensure timely success of this very important Presidential initiative.

Dated: February 17, 2005.

**G. Martin Wagner,**

*Associate Administrator, Office of Governmentwide Policy.*

[FR Doc. 05-3722 Filed 2-25-05; 8:45 am]

**BILLING CODE 6820-14-S**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Office of the Secretary

[Document Identifier: OS-4040-0002]

#### Agency Information Collection Activities: Proposed Collection; Comment Request

**AGENCY:** Office of the Secretary, Grants.gov Program Management Office.

In compliance with the requirement of section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995, the Office of the Secretary (OS), Department of Health and Human Services, is publishing the following summary of proposed collections for public comment. Interested persons are invited to send comments regarding this burden estimate or any other aspect of this collection of information, including any of the following subjects: (1) The necessity and utility of the proposed information collection for the proper performance of the agency's functions; (2) the accuracy of the estimated burden; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) the use of automated collection techniques or other forms of information technology to minimize the information collection burden.

*1. Type of Information Collection Request:* Regular;

*Title of Information Collection:* SF-424 Mandatory (M);

*Form/OMB No.:* OS-4040-0002.

*Use:* The SF-424(M) will become the government-wide data set for applications, plans, and related submissions under mandatory grant programs. Federal agencies and applicants/recipients under mandatory grant programs will use the standard data set and definitions for paper and electronic applications/plans/related submissions. At this time, the Federal

agencies are proposing a set of data elements to be used as cover information. Additional standard data elements for other components of an application/plan, e.g., a standard budget, may be proposed at a later date.

The proposed standard data set will replace numerous agency data sets and reduce the administrative burden placed on the grants community. Federal agencies will not be required to collect all of the information included in the proposed data set. The agency will identify the data that must be provided by applicants through instructions that will accompany the application package.

*Frequency:* Recordkeeping, Application, and on occasion;

*Affected Public:* Federal, State, local, or tribal governments, farms, and not for profit institutions;

*Annual Number of Respondents:* 1,161;

*Total Annual Responses:* 21,900;

*Average Burden Per Response:* 1 hour;

*Total Annual Hours:* 21,900.

To obtain copies of the supporting statement and any related forms for the proposed paperwork collections referenced above, access the HHS Web site address at <http://www.hhs.gov/oirm/infocollect/pending/> or e-mail your request, including your address, phone number, OMB number, and OS document identifier, to [naomi.cook@hhs.gov](mailto:naomi.cook@hhs.gov), or call the Reports Clearance Office on (202) 690-6162. Written comments and recommendations for the proposed information collections must be mailed within 60 days of this notice directly to the OS Paperwork Clearance Officer designated at the following address: Department of Health and Human Services, Office of the Secretary, Assistant Secretary for Budget, Technology, and Finance, Office of Information and Resource Management, Attention: Naomi Cook (4040-0002), Room 531-H, 200 Independence Avenue, SW., Washington DC 20201.

Dated: February 22, 2005.

**Robert E. Polson,**

*Office of the Secretary, Paperwork Reduction Act Reports Clearance Officer.*

[FR Doc. 05-3711 Filed 2-25-05; 8:45 am]

**BILLING CODE 4168-17-P**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Food and Drug Administration

#### State Health Fraud Task Force Grants; Availability of Funds; Request for Applications; Correction

**AGENCY:** Food and Drug Administration, HHS.

**ACTION:** Notice; correction.

The Food and Drug Administration (FDA) is correcting notice document 04-14593 beginning on page 36091 in the issue of Monday, June 28, 2004, by making the following corrections:

On page 36091, in the first column, the second sentence under **SUMMARY** is corrected to read: "Grant funds will be used to assist agencies in identifying and prosecuting perpetrators of health fraud and AIDS Health Fraud; obtain and disseminate information on the use of fraudulent drugs and therapies; disseminate information on approved drugs and therapies; and provide health fraud information obtained by the State Health Fraud Task Force to State health agencies, community based organizations, and FDA staff."

On page 36091, in the first column, the **DATES** section is corrected to read: "**DATES:** The application receipt date for new applications is April 30, 2005. The application receipt date for new applications for each subsequent year that this program is in effect will be April 30."

On page 36091, in the first column, the **ADDRESSES** section is corrected to read:

"**ADDRESSES:** FDA is accepting new applications for this program electronically via Grants.gov. Applicants are strongly encouraged to apply electronically by visiting the Web site <http://www.grants.gov> and following instructions under 'APPLY.' The applicant must register in the Central Contractor Registration (CCR) database in order to be able to submit the application. Information about CCR is available at <http://www.grants.gov/CCRRegister>. The applicant must register with the Credential Provider for Grants.gov. Information about this requirement is available at <http://www.grants.gov/CredentialProvider>.

If applicants cannot submit applications through the electronic process, application forms are available from, and completed applications should be submitted to, Djuana Gibson, Division of Contracts and Grants Management (HFA-500), Food and Drug Administration, 5600 Fishers Lane, rm. 2131, Rockville, MD 20857, 301-827-