

### **Gloria Colazo's Testimony:**

“My name is Gloria Colazo and I represent both the Salvadorian and Ecuadorian Chambers of Commerce.

I have been working in the Latino community for over 40 years, and I know firsthand that many individuals in our community are actively benefiting from the savings afforded by affinity programs— I'm sure this fact comes much to the disdain of Consumer Watchdog. This organization uses to comment on the discrimination of these programs is that of a white woman, Carmen Balber--their CEO.

If eliminating these discounts creates more equity when it comes to insurance costs--you would think that Consumer Watchdog would have reached out to someone like me--to feature in their press release about this issue...But I digress.

If I was asked by them, I would let them know that I am deeply discouraged by the Commission's recommendations regarding affinity programs, *especially* after I and so many others reached out several months ago and shared our heartfelt concerns about the negative impact of eliminating these discount programs.

If the concern is truly about economic justice, it only makes sense for you to do all you can to expand the reach of these programs and offer more discounts to more Californians.”