Oscar de La Torre's Testimony:

"My name is Oscar de la Torre I'm here representing the California Latino School Board Association. The population that we represent is one that has been historically underserved and under prioritized in state politics, and we fight to make sure that policies going forward are ones that are inclusive of Latino educators and youth.

My organization was created to fight for our community--and we're tired of organizations like Consumer Watchdog speaking for us

Auto insurance is a mandatory purchase, and the families we serve often depend on affinity group discounts through their local churches, cultural organizations, or through an occupational affiliation. The prospect of losing these discounts has them understandably nervous. A few hundred dollars a year can make a world of difference for them.

These regulations aren't solving the issue--they're just putting wallpaper over a crack. What we need is more access, more awareness, not short-sighted regulations that favor people who can afford Costco or Triple AAA memberships."