

Pastor Ronald Walton's Testimony:

"Hi, my name is Pastor Ronald Walton of Jubilate Evangelistic Ministry.

As a pastor, my parishioners look to me for support in times of personal or financial distress. And that's why I'm here to argue against the California Department of Insurance's proposal to regulate affinity group discounts.

Many of my parishioners rely on these discounts to make ends meet; the money they save per year with these discounts may not sound like much to some of you, but to them it can mean the difference between paying the rent and keeping the lights on.

Commissioner Lara is wrong when he says that the majority of beneficiaries are affluent white consumers; I see it firsthand with my congregants who benefit from receiving affinity group discounts.

I worry about what will happen if these regulations go into effect. I am in agreement with what others are saying today-- expand access, change the definition of what it means to be affiliated so that more people can get these discounts on their car insurance

The way these regulations are currently written will only make it harder to determine who qualifies

I urge the Commission to rethink their position and recognize the benefits that low-income Californians and Californians of color receive in part thanks to these types of programs.