

Reverend Dwight Williams' Testimony:

“Dear Chairman Daly and Committee Members,

Thank you for taking this time to review the Department of Insurance’s proposed adjustments to how affinity groups will be able to function in California. My name is Reverend Dwight Williams, and I lead New Genesis Ministries in Stockton. I am also active with housing development and work provide affordable housing opportunities for low to moderate income individuals and families in the Greater Central Valley of California.

It is my belief that the auto and home insurance discounts offered through various affinity group programs are beneficial to everyone, particularly those that struggle to make ends meet. These range from union and occupational group rates, Chamber of Commerce affiliations, AAA and CostCo. These discounts are there if you look for them, and to suggest there’s some sort of demographic barrier is paternalistic overreach on the part of the state.

Instead of regulating these programs out of existence, why not partner with organizations and reach out to communities that may be underrepresented in affinity membership?

Thank you for your time.”