

### **Walter Contreras' Testimony:**

“My name is Walter Contreras and I am the Vice President of the National Latino Evangelical Coalition in the Western Region with 30,000 member churches--myself and my organization also benefit from these kinds of discounts.

These proposed regulations are only making it harder for residents, our congregants among them, to determine whether or not they qualify for any affinity group discount.

With so many more hoops to jump through--these regulations seem to achieve the opposite of what the Department set out to do--create a more level playing field.

It's frustrating to me that the Department has received letters from NALEC and other groups--we've testified at hearings, and yet nothing we say seems to matter. We are members of the groups who they are claiming are discriminated against when it comes to these affinity group programs. Does our differing opinion to the CDI render our voices silent? Does our stake in this not matter because we disagree with your plan to 'save' us from these supposed discriminatory practices?

I hope the Committee will give our thoughts on this issue credence. We feel the Department should look at how it can fill the knowledge gap in our low-income communities regarding access to affinity groups, instead of pushing for more regulations that will make it even more difficult for people, like our parishioners, to purchase affordable auto insurance.”