



**United Policyholders**  
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[www.uphelp.org](http://www.uphelp.org)

March 28, 2011

The Honorable Bill Monning, Chair  
Assembly Health Committee  
State Capitol  
Sacramento, CA 95814

Re: AB52 (Feuer): Support

**Board of Directors**

**Amy Bach**  
Executive Director

**Alice J. Wolfson**  
Chair, Board of Directors

**Hon. Stanley G. Feldman**  
Chief Justice (RET)  
Arizona Supreme Court

**Larry P. Ginsburg, CFP®**  
Ginsburg Financial Advisors, Inc.

**William H. Hedden**  
Consolidated Adjusting, Inc.

**Jim Jones**  
Scale Venture Partners

**E. Gerard Mannion**  
Mannion & Lowe

**Shirley Roberson**  
Non-Profit Consultant

**Deborah Senn**  
Insurance Commissioner (1993-2001)  
Washington State

**William M. Shernoff**  
Shernoff Bidart Echeverria LLP

Dear Assemblymember Monning:

We are writing to express our strong support for AB52 (Feuer) which would give California's Insurance Commissioner authority to effectively regulate health insurance rates in our state. The recent enormous rate increases that have been announced by some insurers and HMOs and put into place by others are proof positive that the Commissioner needs additional tools to maintain order in the health insurance marketplace and protect individuals and businesses from excessive (or inadequate) rates.

For the past twenty years, United Policyholders, ("UP") has served as an information resource and a voice for insurance consumers. UP's work is funded by donations and grants from individuals, businesses and foundations. UP participates in the proceedings of the National Association of Insurance Commissioners as an official representative of consumer interests. For more information about our work, please visit [www.uphelp.org](http://www.uphelp.org).

Thank you for your anticipated consideration of our support for this measure.

Sincerely,

Amy Bach  
Executive Director