



Consumer Federation of America

Dear Commissioner,

Last week Ohio Insurance Superintendent Mary Taylor issued a bulletin clarifying that the use of price optimization by insurers constitutes unfair discrimination, which is prohibited by Ohio law. She ordered insurers that currently use price optimization techniques to submit new, compliant filings in which price optimization is not a factor. The Ohio bulletin can be downloaded here: <http://1.usa.gov/16ayCWP>

Ohio is the second state, along with Maryland, to ban price optimization. As we noted in our news release applauding the work of the Ohio Department, the Consumer Federation of America urges all Commissioners to take action on this critical issue and prohibit the unfair discrimination that inevitably comes with these new pricing schemes that some insurance companies have already deployed and many others are considering. CFA's news release can be downloaded here: <http://bit.ly/1uaBP44>

As always, we would be pleased to discuss this issue with you or your staff.

Sincerely,

A handwritten signature in black ink that reads "J. Robert Hunter". The signature is written in a cursive, flowing style.

J. Robert Hunter
CFA, Director of Insurance