

**From:** [Chambers, Jennifer](#)  
**To:** [Withers, Dawn](#)  
**Subject:** merger of health insurers  
**Date:** Thursday, January 21, 2016 10:31:19 AM

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**From:** Barby Ulmer [mailto:odw@magiclink.net]  
**Sent:** Wednesday, January 20, 2016 5:09 PM  
**To:** Chambers, Jennifer <Jennifer.Chambers@insurance.ca.gov>  
**Subject:** merger of health insurers

Please disallow the merger. Experience has shown when there are mergers with less competition premiums increase. PLEASE don't let this happen.  
Sincerely, Vic and Barby Ulmer

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