



the promise of equality applies to everyone regardless of marital status

April 23, 2003

John Garamendi  
Insurance Commissioner  
320 Capitol Mall  
Sacramento, CA 95814

Re: Addressing marital status discrimination

Dear Commissioner Garamendi:

On January 30, 2003, I sent you a letter asking for a meeting with you and/or your staff to discuss plans to implement several steps you promised to take to address the issue of marital status discrimination by insurance companies. About two weeks later, I called Pam Neifert and left a message on her voice mail.

Since I did not receive a response to the letter or to the phone message, I thought that it was appropriate for me to follow up with this, considering that nearly three months have elapsed.

I am sure that you have had many pressing matters to attend to during the first few months that you have regained the position of California Insurance Commissioner. But it would be very helpful if you or your staff would contact me very soon so that we can begin to formulate a plan to implement the specific actions you outlined in your letter to the American Association for Single People last summer.

That letter is published on our website at [www.unmarriedamerica.org/garamendi-letter.htm](http://www.unmarriedamerica.org/garamendi-letter.htm). Our January 2003 newsletter contained a story about your election victory and advised AASP members that I had requested a meeting with you to discuss implementation of the objectives set forth in your letter to AASP during your campaign.

Several members of AASP who live in California have asked me what actions will be taken by the Department of Insurance and when the action will begin. I would like to give them an answer but at this stage, since no one from the Department has responded to my communications, all I can say is that I am waiting for a response.

I look forward to hearing from you and to scheduling a time when we can meet with appropriate staff members of the Department of Insurance to create a work plan to address these important issues. Now that the Census Bureau has reported that California is an "unmarried majority" state, meaning that the majority of households are headed by unmarried adults, your leadership in addressing the issue of marital status discrimination takes on added significance.

Yours truly,

A handwritten signature in black ink that reads "Thomas F. Coleman".

Thomas F. Coleman  
Executive Director

cc: Pam Neifert