



To:  
Cc:  
Bcc:  
Subject: [REDACTED]

County New York  
Addressed to: Governor

Incoming Correspondence:

Mr. Lawskey:

I am President of a 30 person consulting firm that has for the last 25 years provided health insurance to my employees. We just received notice of a proposed 32 percent rate increase by our insurer (Nippon Life Benefits). We have been subjected to large rate increases every year so this is nothing new, just much larger than usual. There is no greater threat to my business than the accelerating rate of health care costs. The insurance companies seem to be passing along every cost to the consumers but I am sure there is some inefficiencies buried in those rate increases. Every business would relish the chance of making up for mistakes by raising rates 100% every 3 years. These rate increase are profit centers but that profit is coming out of my business. Tax increases do not stop me from investing in my business but this cost does. I have no naive preconception that my single letter will have any impact on your review of Nippon's application, but your policy decision is ultimately the responsibility of the Governor and my support for his administration will rest in large measure on this policy. So I am forwarding his office a copy of this letter to let him know that there small business owners who think 32% on top of crazy rates is more than many of us can afford.  
Sincerely,