From: david lerman

Sent:Sunday, October 25, 2015 1:50 PMTo:DCBS FormAStandard INS \* DCBS

**Subject:** StanCorp/Meiji Yasuda

I am a policyholder and I oppose the transaction.

Shareholders will make an instant profit. Policyholders will be subject to more risk and increased risk of higher expenses.

The purchaser will be under pressure to increase prices to cover the 50% share premium they are paying.

As a foreign company the owner will be less subject, if at all, to regulation from the USA.

Insureds will be subjected to risks to their payments as a result of currency fluctuations, and other potential business losses.

Stancorp acheived a 58% increase in revenue after jacking up premiums to insureds. The company shareholders should not now be rewarded with a 50% increase in share prices for having gouged policyholders.

## Meiji Yasuda to Buy U.S. Insurer StanCorp for \$5 Billion



## Meiji Yasuda to Buy U.S. Insurer StanCorp for \$5 Billion

Meiji Yasuda Life Insurance Co. agreed to bu y U.S. insurer StanCorp Financial Group Inc. for about \$5 billion, joining Japanese insurer s that are expanding abroad t...

View on www.bloomberg.com

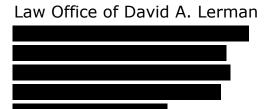
Preview by Yahoo

I have been insured by the Standard for decades and never filed a claim. I think it is unfair to jack premiums and then add more risk to policyholders by approving a purchase by a foreign company.

If this transaction is approved, StanCorp should be required to use some of their windfall to reduce the outrageous increases in premiums that were not justified by their actual expenses.

I would like to see a cash payment to policyholders to offset the huge increase in my premiums and the added risk of the Standard being owned by a company that is

subjected to the greater risks of the aging population of Japan, and other foreign transactions in countries beyond the regulation of the United States.



CONFIDENTIALITY NOTICE: This e-mail message and any attachments are intended only for the person or entity indicated and may contain CONFIDENTIAL, PRIVATE or PRIVILEGED material. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies of the original message.