

California Department of Insurance
Description of Department Functions Applicable to Proposition 103
Fiscal Year 2023-24

- **Administration & Licensing Services Branch** - Includes the Administrative Hearing law judges that preside over the rate hearings mandated by the provisions of Proposition 103.
- **Climate & Sustainability Branch** - Studies and compares auto rates and maintains vital information from rate filings related to Proposition 103 activities.
- **Communications & Press Relations Branch** - Has limited direct charges for Proposition 103.
- **Consumer Services & Market Conduct Branch** - Conducts inquiries into individual consumer complaints related to industry rating and underwriting practices. Oversees the Department's toll-free Consumer Hotline which provides information to the public on all insurance matters and assists consumers in resolving insurance related concerns. In addition, conducts field examinations of industry rating and underwriting practices, as well as provides legal services for the Branch.
- **Enforcement Branch** – Has limited direct charges for Proposition 103.
- **Legal Branch** - The majority of the Rate Enforcement Bureau workload is dedicated to Proposition 103 activities. The other bureaus in the Branch participate in limited Proposition 103 legal matters. In addition, the Branch develops and implements procedures by which the Department may award advocate fees to participating intervenors whom make a substantial contribution to hearing decisions.
- **Rate Regulation Branch** - Most of the branch's work relates to Proposition 103 rate filings.
- **Special Counsel to the Commissioner** - Has limited direct charges for Proposition 103.
- **Department-wide Services** - Costs include the Department's share of statewide costs, rent, communications, and other operating expenses not directly assigned. To the extent practical, operating expenses that can be identified as Proposition 103 are directly assigned to the Proposition 103 program costs.
- **Note:** The Department as a whole will play a key role in implementing Commissioner's Sustainable Insurance Strategy to protect consumers.