



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

September 5, 2019

INVESTIGATORY HEARING ON THE USE OF GROUP RATING IN PRIVATE PASSENGER AUTOMOBILE INSURANCE

As the California Department of Insurance indicated in a formal notice issued on May 10, 2019, Insurance Commissioner Ricardo Lara will convene an investigatory hearing pursuant to California Insurance Code section 12924 to gather evidence and ascertain the facts regarding insurers' use of occupational, educational, and other group rating practices, or so-called "affinity groups," and how such use of these groups affects the rates for California private passenger automobile insurance.

Date, Time and Location

Dates: Tuesday, September 17 and (if necessary) Wednesday, September 18, 2019

Time: Registration begins at 9:00 a.m.
Hearing begins at 10:00 a.m.

Location: Ronald Reagan State Building
California Department of Insurance
300 South Spring Street, 1st Floor - Auditorium
Los Angeles, CA

WRITTEN COMMENTS

All persons are invited to submit written comments regarding the use of group rating in private passenger automobile insurance. Please direct all written comments to Lisbeth Landsman-Smith by **September 17, 2019**, using the contact information referenced below.

ATTENDANCE

This hearing will be open to the public. To make it easier for attendees to gain access to the secure facility where the hearing will be held, please RSVP as soon as possible, but no later than 5:00 p.m. on **Tuesday, September 10, 2019** by providing your name(s), the name of the organization you represent, your contact information, including the email address of each attendee, to PPA_GroupRating@insurance.ca.gov.

If you plan on having materials that will need audio visual equipment to present (PowerPoint, slides, charts, etc.) please send them via email to PPA_GroupRating@insurance.ca.gov no later than **Thursday, September 12th, 2019**. Please be advised that any presentation submitted to the Department, or presented at the investigatory hearing will be a matter of public record.

Please note that the Department will accommodate all consumers, consumer groups, insurers and other individuals or organizations who wish to speak at the hearing. In order to ensure that all participants have an opportunity to speak, the Department requests that all participants limit their presentations to the key points. Participants may submit more detailed comments in

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writing. Please do not read written comments into the hearing record. The Department reserves the right to limit the amount of time allotted for individual presentations.

On September 17, following a presentation of issues, there will be opportunities to speak from approximately 11:00 a.m. to 1:00 p.m. and again from 3:00 p.m. to 6:30 p.m. (particular priority will be given to individual consumers during the second portion of the day).

If we are unable to conclude the hearing by the end of the day on September 17, the hearing will continue on September 18.

The facility for this hearing is accessible to persons with mobility impairments. We ask that persons with sight or hearing impairments make special arrangements when they RSVP.

CONTACT PERSONS

All substantive questions and concerns regarding this hearing, and written comments regarding the topic of this hearing should be directed to Lisbeth Landsman-Smith. All logistical inquiries should be directed to Kathryn Taras.

RSVP & Logistical Inquiries

Kathryn Taras
Analyst
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Sacramento, CA 95814
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PPA_GroupRating@insurance.ca.gov

Substantive Inquiries & Written Comments

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