

California Department of Insurance
Fiscal Year (FY) 2018-19 Informational Report on Intervenor Program Costs

California Insurance Code section 1861.10 provides for consumer participation in Department proceedings conducted pursuant to Proposition 103. These consumer representatives (intervenor) are entitled to compensation for their reasonable advocacy fees and the expenses they incur in proceedings conducted by the Department.

Intervenor generally participate in two types of proceedings – rulemaking and prior approval rate hearings. The rulemaking matters relate to the promulgation of regulations intended to implement provisions of Proposition 103; costs are paid by Proposition 103. The prior approval rate hearings concern rate applications by specific insurance companies; costs are paid by insurers.

Intervenor Compensation FY 2018-19:

Intervenor	Matter Type	Award	Insurer	Average Rate Requested / Approved
Consumer Watchdog	Prior approval of insurance rates	\$42,602.50	Progressive Select Insurance Company and United Financial Casualty Company	n/a (class plan application(s))
Consumer Watchdog	Prior approval of insurance rates	\$84,163.00	GEICO Indemnity Company, GEICO Casualty Company, GEICO General Insurance Company, and Government Employees Insurance Company	+4.9% / +1.0%
Consumer Watchdog	Prior approval of insurance rates	\$39,288.00	Travelers Indemnity Company of Connecticut and Travelers Property Casualty Company of America	-4.4% / -10.2%
Consumer Watchdog	Prior approval of insurance rates	\$48,353.00	Progressive Express Insurance Company and United Financial Casualty Company	+8.6 / +4.7%
Consumer Federation of California	Prior approval of insurance rates	\$5,564.00	National General Insurance Company	-6.9% / +5.23%
Consumer Watchdog	Prior approval of insurance rates	\$20,021.00	Nationwide Agribusiness Insurance Company	+8% / +7.1%
Consumer Watchdog	Prior approval of insurance rates	\$48,572.50	Loya Casualty Insurance Company	+21.3 / +11.1%
Consumer Federation of California	Prior approval of insurance rates	\$7,588.70	Loya Casualty Insurance Company	n/a (class plan application(s))
Consumer Watchdog	Prior approval of insurance rates	\$65,135.00	Liberty Mutual Fire Insurance Company	+6.9 / +6.1%
Insurers		\$361,287.70		
Proposition 103		\$0		