

**California Department of Insurance**  
**Fiscal Year (FY) 2020-21 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 2020-21:<sup>1/</sup>

<b>Intervenor</b>	<b>Matter Type</b>	<b>Award</b>	<b>Insurer</b>
Consumer Watchdog	Intervention in rate applications	\$23,083.00	American Casualty Company of Reading, Pennsylvania
Consumer Watchdog	Intervention in rate applications	\$60,069.00	Pacific Specialty Insurance Company
Consumer Watchdog	Intervention in rate applications	\$23,223.00	State Farm General Insurance Company
Consumer Watchdog	Intervention in rate applications	\$14,850.50	NORCAL Mutual Insurance Company
Consumer Watchdog	Intervention in rate applications	\$14,083.50	Esurance Property and Casualty Insurance Company
Consumer Watchdog	Intervention in rate applications	\$50,193.00	State Farm Mutual Automobile Insurance Company
Consumer Watchdog	Intervention in rate applications	\$206,797.40	State Farm General Insurance Company
Consumer Federation of California Education Foundation	Intervention in rate applications	\$17,582.50	Coast National Insurance Company
Consumer Watchdog	Intervention in rate applications	\$22,461.00	Farmers Insurance Exchange, Mid-Century Insurance Company, and Truck Insurance Exchange
Consumer Watchdog	Intervention in rate applications	\$61,489.50	California Automobile Insurance Company
Consumer Watchdog	Intervention in rate applications	\$22,461.00	Farmers Insurance Exchange, Mid-Century Insurance Company and Truck Insurance Exchange
Consumer Federation of California	Intervention in rate applications	\$34,391.50	Veterinary Pet Insurance
Consumer Watchdog	Intervention in rate applications	\$55,167.00	Pacific Specialty Insurance Company
Consumer Federation of California	Intervention in rate applications	\$17,582.50	Coast National Insurance Company
Consumer Watchdog	Non-Compliance matters	\$1,209,916.58	Farmers Insurance Exchange
Consumer Watchdog	Non-Compliance matters	\$750,000.00	Mercury Insurance
<b>Insurer</b>		<b>\$623,434.40</b>	
<b>Proposition 103</b>		<b>\$1,959,916.58</b>	

<sup>1/</sup> For additional information please go to <http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/prop-103-recoup/index.cfm>