

**California Department of Insurance
Fiscal Year (FY) 2015-16 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 2015-16:

Intervenor	Matter Type	Award	Insurer	Average Rate Requested / Approved
Consumer Federation of California	Prior approval of insurance rates	\$24,042.75	Hartford Underwriters Insurance Company and Trumbull Insurance Company	+6.87% / +3.23%
Consumer Watchdog	Prior approval of insurance rates	50,637.00	CSAA Insurance Exchange	+6.9% / +3.0%
John Metz	Regulatory Action Setting Rates for 'CAARP'	0.00	California Automobile Assigned Risk Plan	+6.7% / -2.8%
Consumer Federation of California	Prior approval of insurance rates	17,871.85	California Capital Insurance Company and Eagle West Insurance Company	+6.9% / +6.9%
Consumer Watchdog	Intervention in Existing Rates	24,360.00	Allstate Insurance Company	n/a
Consumer Watchdog	Prior approval of insurance rates	67,083.50	Mercury Insurance Company	+6.88% / +6.88%
Consumer Watchdog	Prior approval of insurance rates	73,044.32	Explorer Insurance Company	+6.86% / +5.27%
Insurers		\$232,679.42		
Proposition 103		\$24,360.00		