

## California Department of Insurance

### Fiscal Year (FY) 2014-15 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 2014-15:

Intervenor	Matter Type	Award	Insurer	Average Rate Requested / Approved
Consumer Watchdog	Prior approval of insurance rates	\$269,242.14	Allstate Insurance Company, Allstate Indemnity Company, and Northbrook Indemnity Company	+6.11% / -0.2%
Consumer Watchdog	Prior approval of insurance rates	60,251.46	State Farm General Insurance Company	+6.9% / -1.2%
Consumer Federation of California	Prior approval of insurance rates	36,056.67	State Farm General Insurance Company	+6.9% / -1.2%
Consumer Watchdog	Prior approval of insurance rates	124,587.00	United Services Automobile Association, Garrison Property and Casualty Insurance Company, USAA Casualty Company, and USAA General Indemnity Company	+4.2,-4.61% / -13.6%
Consumer Federation of California	Prior approval of insurance rates	42,255.05	AIG Property Casualty Company	+6.55% / -1.0%, +5.31%
Consumer Watchdog	Prior approval of insurance rates	32,563.53	Farmers Specialty Insurance Company	n/a, class plan application
Consumer Federation of California	Prior approval of insurance rates	20,624.58	Infinity Insurance Company	+5.88% / 0%
Consumer Watchdog	Prior approval of insurance rates	65,981.00	Metropolitan Direct Property and Casualty Insurance Company	+6.85% / +6.85%
Consumer Watchdog	Prior approval of insurance rates	24,539.50	Proposed LCA Insurance Rates - 2014	+7.5% / +2.2%
Consumer Watchdog	Non-Compliance action	1,510,559.65	Mercury Insurance Company	n/a
<b>Insurers</b>		<b>\$676,100.93</b>		
<b>Proposition 103</b>		<b>\$1,510,559.65</b>		