

**California Department of Insurance
Fiscal Year (FY) 2017-18 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 2017-18:

Intervenor	Matter Type	Award	Insurer	Average Rate Requested / Approved
Consumer Federation of California	Prior approval of insurance rates	\$669,466.14	State Farm General Insurance Company	+6.9% / -7.0%
Consumer Watchdog	Non-Compliance matter	1,928,469.52	State Farm General Insurance Company	+6.9% / -7.0%
Consumer Watchdog	Prior approval of insurance rates	33,126.50	State Farm General Insurance Company	-21.6%/-40%
Consumer Federation of California	Prior approval of insurance rates	40,825.25	Viking Insurance Company of Wisconsin	+6.9% / +1.6%
United Policyholders	Prior approval of insurance rates	160,144.50	CSAA Insurance Exchange	+4% / -5.8%
Consumer Watchdog	Prior approval of insurance rates	143,041.00	Farmers Insurance Exchange, Fire Insurance Exchange, and Mid-Century Insurance Company	+6.9 / +4.5%
Consumer Federation of California	Prior approval of insurance rates	34,219.39	Loya Casualty Insurance Company	-6.9% / +5.85%
Consumer Watchdog	Prior approval of insurance rates	24,241.00	California Automobile Assigned Risk Plan (CAARP)	+12.8/ +7%
Insurers		\$3,033,533.30		
Proposition 103		\$0		