

Date: November 2, 2009  
Initiative 09-0029

The Attorney General of California has prepared the following title and summary of the chief purpose and points of the proposed measure:

**LIMITS ON CERTAIN INSURANCE PRACTICES AND COSTS. INITIATIVE**

**STATUTE.** Limits the fees insurance companies can charge policyholders for paying their premiums in installments. Prohibits insurance brokers from collecting commissions from insurance companies and limits the fees brokers can charge customers. Prohibits insurance companies from considering a person's lack of prior insurance coverage in determining the cost of automobile or residential property insurance or whether a person is eligible for it. Prohibits insurance companies from considering a driver's "claims experience" in determining the cost of auto insurance or whether a driver is eligible for it. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local government: This measure would probably have no significant fiscal effect on state and local governments. (09-0029.)