

# Ballot Measure Summary

## PROPOSITION 30

INSURANCE CLAIMS PRACTICES. CIVIL REMEDIES.

Referendum Statute

Put on the Ballot by Petition Signatures

### SUMMARY

“Yes” vote approves, “No” vote rejects legislation restoring right to sue another person’s insurer for unfair claims settlement practices following judgment or award against other person; barring lawsuit if insurer agrees to arbitrate original claim against insured

party. Fiscal Impact: Increase in state insurance gross premiums tax revenue, potentially several millions of dollars each year. Unknown net impact on state court costs.

### WHAT YOUR VOTE MEANS

#### YES

A **YES** vote on this measure means: An individual or business could sue another individual’s or business’s insurance company for unfair practices in handling their claim resulting from an event such as an accident. A person would continue to be able to file a complaint with the Department of Insurance regarding such practices.

#### NO

A **NO** vote on this measure means: An individual or business could not sue another individual’s or business’s insurance company for unfair practices in handling their claim resulting from an event such as an accident. A person would continue to be able to file a complaint with the Department of Insurance regarding such practices.

### ARGUMENTS

#### PRO

Governor Davis, and both Houses of the Legislature, restored your right to sue a bad driver’s insurance company which illegally delays your valid claim. If you pay your premiums on time, insurance companies should pay your claims on time. Protect your right. Vote “Yes.” Approve the Fair Insurance Responsibility Act.

#### CON

Proposition 30 will drive your insurance rates higher, dramatically increase the number of frivolous lawsuits in accident cases, cost taxpayers millions of dollars, reward lawbreaking uninsured and drunk drivers with new rights to sue—that’s why respected taxpayer, consumer, senior, labor, business and public safety leaders urge *No* on 30.

### FOR ADDITIONAL INFORMATION

#### FOR

Consumers and their Attorneys, Yes on Proposition 30 (916) 491-4691 [www.yes30.org](http://www.yes30.org)

#### AGAINST

Consumers Against Fraud and Higher Insurance Costs 591 Redwood Highway, Building 4000, Mill Valley, CA 94941 1-800-952-0530 [info@cafhic.org](mailto:info@cafhic.org) [www.NO30and31.org](http://www.NO30and31.org)

## PROPOSITION 31

INSURANCE CLAIMS PRACTICES. CIVIL REMEDY AMENDMENTS.

Referendum Statute

Put on the Ballot by Petition Signatures

### SUMMARY

A “Yes” vote approves, a “No” vote rejects statutory amendments limiting right of injured party to sue another’s insurer for unfair claims practices and exempting specified insurers under certain circumstances. Fiscal Impact: This proposition would have a

fiscal impact only if Proposition 30 is approved. In this case, the proposition would not significantly affect the state and local fiscal impacts of Proposition 30.

### WHAT YOUR VOTE MEANS

#### YES

A **YES** vote on this measure means: Certain provisions of Proposition 30, if also approved by the voters, would be changed, limiting to some extent when a person could sue another person’s insurance company over unfair claims practices.

#### NO

A **NO** vote on this measure means: Proposition 30 on this ballot, if approved by the voters, would not be changed.

### ARGUMENTS

#### PRO

A woman in a crosswalk was hit by a reckless driver. The reckless driver’s insurance company delayed paying her medical bills for years. She has no right to sue the bad driver’s insurance company. The Fair Insurance Responsibility Act restores that right when your legitimate claims are unfairly delayed.

#### CON

Propositions 31 and 30 are linked: written by and for personal injury lawyers—*opposed by* respected organizations: Mothers Against Drunk Driving, California Taxpayers Association, Seniors Coalition, Voter Revolt, California Organization of Police and Sheriffs, plus dozens of other taxpayer, consumer, senior, business, public safety leaders. Say *No* to Proposition 31.

### FOR ADDITIONAL INFORMATION

#### FOR

Consumers and their Attorneys, Yes on Proposition 30 (916) 491-4691 [www.yes31.org](http://www.yes31.org)

#### AGAINST

Consumers Against Fraud and Higher Insurance Costs 591 Redwood Highway, Building 4000, Mill Valley, CA 94941 1-800-952-0530 [info@cafhic.org](mailto:info@cafhic.org) [www.NO30and31.org](http://www.NO30and31.org)